

TECHNICAL REPORT

# SOCIAL PROTECTION FOR WOMEN'S ECONOMIC EMPOWERMENT

LESSONS FROM *KAZI MTAANI* AND *INUA JAMII*

NKATHA KABIRA, BEATRICE KAMAU, CAUDESIA NJERI, ESTHER KYALO AND NDUNGI GITHUKU



# Future Timeline

# Table of Contents

|  |           |
|--|-----------|
| <b>List of Abbreviations</b>   | <b>7</b>  |
| <b>Acknowledgments</b>   | <b>8</b>  |
| <b>Executive Summary</b>   | <b>9</b>  |
| <b>1.0 INTRODUCTION</b>  | <b>10</b> |
| 1.1 Background and context   | 10        |
| 1.2 The aim of the study/ research question  | 12        |
| <b>2.0 METHODOLOGY AND APPROACH</b>  | <b>12</b> |
| 2.1 Quantitative methods and approach  | 13        |
| <b>3.0 PRESENTATION OF KEY FINDINGS FROM QUANTITATIVE DATA</b>   | <b>15</b> |
| <b>3.1 DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS</b>  | <b>15</b> |
| 3.1.1: Respondents' Level of Education by County   | 17        |
| <b>3.2 IMPACT OF COVID-19 PANDEMIC ON WOMEN'S EMPLOYMENT</b>   | <b>17</b> |
| 3.2.1 Effect of COVID-19 on Women's Employment   | 17        |
| 3.2.2: Effect of COVID-19 on Women's Employment by Age   | 18        |
| 3.2.3 Impact of the Pandemic on Women's Employment by Gender   | 19        |
| 3.2.4: Impact of the Pandemic on women's employment by Marital Status  | 19        |
| 3.2.5 Impact of the Pandemic on Women's Employment by the Respondent's Level of Education  | 20        |
| <b>3.3: Did the COVID-19 Pandemic Increase Women's Workload</b>  | <b>21</b> |
| 3.3.1: On Whether the COVID-19 Pandemic had Increased Women's Workload by Age  | 22        |
| 3.3.2 Whether COVID-19 Pandemic had Increased Women's Workload by Age  | 23        |
| 3.3.3: Whether the COVID-19 Pandemic had Increased women's Workload by Marital Status  | 23        |
| 3.3.4: Whether the COVID-19 Pandemic had Increased Women's Workload by the Level of Education  | 24        |
| 3.3.5: Employment/Work Experience Before COVID-19 Pandemic   | 25        |
| 3.3.6: Employment/Work Experience During COVID-19 Pandemic to Date   | 25        |
| 3.3.7: Coping Mechanisms to Cushion the Participants from Impacts of COVID-19  | 26        |
| <b>3.4. Whether the respondent had received any stimulus package from the government to cushion themselves against the impact of COVID-19 on their employment.</b> | <b>27</b> |
| 3.4.2 Percentage of the Respondents Who Had Received Stimulus Package from the Government by Age   | 28        |
| 3.4.3 Percentage of the respondents who had received stimulus package from the government by gender  | 29        |
| 3.4.4: Percentage of the respondents who had received stimulus package from the government by the level of education   | 29        |
| 3.4.5: Lessons learnt  | 30        |
| <b>3.5 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES</b>  | <b>31</b> |
| 3.5.2: Beneficiaries by County   | 31        |
| 3.5.3 Beneficiaries by Age   | 32        |
| 3.5.4: Source of Information About the Stimulus Package  | 33        |

# Table of Contents

|   |           |
|---|-----------|
| 3.5.5: Source of Information About Stimulus Package Convenience   | 33        |
| 3.5.6: Source of Information About Stimulus Package Convenience for the Respondent by County                      | 34        |
| 3.5.7: Source of information about Stimulus package convenience for the respondent by gender                      | 34        |
| 3.5.8: Source of Information About Stimulus Package Convenience for the Respondent by Age                         | 35        |
| 3.5.9: How the beneficiaries were recruited into the programs   | 36        |
| 3.5.10: Reasons Why the Beneficiaries Applied /Registered Into the Kazi Mtaani/ <i>Inua Jamii</i> Programs        | 37        |
| 3.5.11: Whether there were any difficulties experienced during the program selection process                      | 37        |
| 3.5.12: Existence of Difficulties During the Selection Process by Age   | 38        |
| 3.5.13: Percentage of respondents who experienced difficulties during the program selection process by gender     | 39        |
| 3.5.14: Difficulties Experienced  | 39        |
| 3.5.15: Satisfaction with the selection process   | 40        |
| 3.3.7 Reception of Payment from <i>Kazi Mtaani</i>  | 40        |
| 3.5.16 Reception of payment from <i>Kazi Mtaani</i> by County   | 41        |
| 3.5.17: Whether <i>Kazi Mtaani</i> and the <i>Inua Jamii</i> programs benefited the targeted groups.              | 41        |
| 3.5.19: Percentage of the Respondents Who Think the Programs Do Benefit the Targeted Groups by Gender             | 46        |
| 3.5.20: Percentage of the respondents who think the programs do benefit the targeted groups by age                | 46        |
| 3.5.21: Recommendation for effective targeting and identification of the beneficiaries in future.                 | 47        |
| <b>3.6: IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES</b>                                     | <b>48</b> |
| 3.6.1: How the Beneficiaries used the proceeds from <i>Kazi Mtaani/Inua Jamii</i> Cash Transfer                   | 48        |
| 3.6.2: How the beneficiaries used the proceeds by age   | 48        |
| 3.6.3: How the beneficiaries used their proceeds by gender  | 49        |
| 3.6.4: Whether the money received from <i>Kazi Mtaani/Cash</i> transfer is enough                                 | 49        |
| 3.6.5 Whether the money received by the beneficiaries is enough to cater for their needs by gender                | 50        |
| 3.6.6: Whether the money received from the programs is enough to cater for beneficiaries' needs by marital status | 51        |
| 3.6.7 How the money impacted the beneficiaries' life, especially during the COVID-19 pandemic period              | 51        |
| <b>3. 7: Sharing of information about the program with their peers</b>  | <b>52</b> |
| 3.7.2: Sharing of information about the program with their peers by County  | 52        |
| <b>4.0 PRESENTATION OF KEY FINDINGS FROM QUALITATIVE DATA</b>   | <b>53</b> |
| <b>4.1 IMPACT OF COVID-19 PANDEMIC ON WOMEN'S EMPLOYMENT</b>  | <b>53</b> |
| 4.1.1: Effect of COVID-19 on Women's Employment   | 53        |
| 4.1.2: Whether the COVID-19 Pandemic had increased women's workload   | 54        |
| 4.1.3 Opportunities for women in formal and informal employment during the COVID-19 pandemic                      | 55        |

# Table of Contents

|  |           |
|--|-----------|
| 4.1.4 Coping Strategies for Women in Formal and Informal Employment During the COVID-19 Pandemic                   | 55        |
| 4.1.5 Women's Access to Government Economic Stimulus Packages during the COVID-19 Pandemic and other Packages      | 56        |
| <b>4.2 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES</b>                                | <b>56</b> |
| 4.2.1 : Reliability of the Sources of information about Stimulus Package   | 57        |
| 4.2.2 Satisfaction with the selection process  | 57        |
| 4.2.3 Whether <i>Kazi Mtaani</i> and the <i>Inua Jamii</i> programs benefit the targeted groups                    | 57        |
| <b>4.3 IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES</b>                                       | <b>58</b> |
| 4.3.1 Whether the proceeds are enough to cater for the beneficiaries' Needs  | 59        |
| <b>5.0 PRESENTATION OF DATA TRIANGULATION</b>  | <b>59</b> |
| <b>5.1 IMPACT OF COVID-19 PANDEMIC ON WOMEN'S EMPLOYMENT</b>   | <b>59</b> |
| 5.1.1: Effect of COVID-19 on Women's Employment  | 59        |
| 5.1.2: Whether the COVID-19 Pandemic had Increased Women's Workload  | 60        |
| 5.1.3: Employment /work experience before COVID-19 Pandemic  | 61        |
| 5.1.4: Employment/work experience during COVID-19 Pandemic to date   | 61        |
| 5.1.5: Comparison between the work/employment experience before COVID-19 and during COVID-19 to date               | 61        |
| 5.1.6: Coping mechanisms to cushion the participants from impacts of COVID-19                                      | 62        |
| 5.1.7: Whether the respondent had received any stimulus package from the government                                | 62        |
| <b>5.2 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES</b>                                | <b>63</b> |
| 5.2.1: Source of information about Stimulus package reliability  | 64        |
| 5.2.2: Whether there were any difficulties experienced during the program selection process                        | 64        |
| 5.2.3: Satisfaction with the selection process   | 65        |
| 5.2.4: Reception of payment from <i>Kazi Mtaani</i>  | 66        |
| <b>5.3: IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES</b>                                      | <b>67</b> |
| 5.3.1: How the beneficiaries used the proceeds from <i>Kazi Mtaani/Inua jamii</i>                                  | 67        |
| 5.3.2: Whether <i>Kazi Mtaani</i> and the <i>Inua Jamii</i> programs benefit the targeted groups.                  | 68        |
| 5.3.3. Whether the proceeds are enough to cater for the beneficiaries' Needs                                       | 69        |
| <b>6.0 Lessons for/from Women in Formal and Informal Employment During the COVID-19 Pandemic</b>                   | <b>69</b> |
| <b>7.0 Recommendations for/from women in formal and informal employment on how to deal with future pandemics :</b> | <b>70</b> |
| <b>8.0 CONCLUSION</b>  | <b>72</b> |
| <b>9.0 References</b>  | <b>72</b> |
| Annex 1: Survey Questionnaire  | 73        |
| Annex 2: FGD <i>Kazi Mtaani</i> Beneficiaries  | 82        |
| Annex 3: FGD <i>Inua Jamii</i> Beneficiaries   | 83        |
| Annex 4: FGD Non Beneficiaries   | 84        |
| Annex 5: Key Informant Guide for <i>Kazi Mtaani</i> Officials  | 84        |
| Annex 6: Key Informant Guide for <i>Inua Jamii</i> Officials   | 86        |
| Annex 7: <i>Kazi Mtaani</i> Policy Brief   | 87        |
| Annex 8: <i>Inua Jamii</i> Policy Brief  | 87        |
| Annex 9:   | 87        |



**Citation: Social Protection for Women's Economic Empowerment: Lessons from  
Kazi Mtaani and Inua Jamii**

**E- mail: [awsckeny@uonbi.ac.ke](mailto:awsckeny@uonbi.ac.ke) & [weehub@uonbi.ac.ke](mailto:weehub@uonbi.ac.ke)**

**© 2022, African Women Studies Centre & Women's Economic Empowerment Hub,  
University of Nairobi with the support of the Bill and Melinda Gates Foundation**

**University of Nairobi**

**African Women's Studies Centre & Women's Economic Empowerment Hub**

**P.O BOX 30197-00100 Nairobi, Kenya**

**ISBN: 978-9914-42-994-7**

**All rights reserved except for quotations of fully acknowledged short passages for  
the purpose of criticism, review, research or teaching. No part of the publication  
may be reproduced, stored in any retrieval system, or transmitted in any form or  
means without prior written permission from the African Women Studies Centre  
and Women's Economic Empowerment Hub, University of Nairobi.**





## List of Abbreviations

|         |  |
|---------|--|
| AGPO    | Access to Government Procurement Opportunities         |
| AWSC    | African Women's Studies Centre                         |
| BEE     | Black Economic Empowerment                             |
| CS      | Cabinet Secretary                                      |
| CDF     | Constituency Development Fund                          |
| CT-OVC  | Cash Transfer for Orphans and Vulnerable Children      |
| EOI     | Expression of Interest                                 |
| GoK     | Government of Kenya                                    |
| HSNP    | Hunger Safety Net Programme                            |
| KNBS    | Kenya National Bureau of Statistics                    |
| KEPSA   | Kenya Private Sector Alliance                          |
| KRA     | Kenya Revenue Authority                                |
| KICC    | Kenyatta International Convention Centre               |
| LEEP    | Legislated Employment Equity Program                   |
| MoDA    | Ministry of Devolution and Arid and Semi-Arid Lands    |
| NCA     | National Construction Authority                        |
| NEP     | New Economic Policy                                    |
| NHIF    | National Hospital Insurance Fund                       |
| NSNP    | National Safety Net Program                            |
| OECD    | Organization for Economic Co-operation and Development |
| OEOD    | Office of Equal Opportunity and Diversity              |
| OPCT    | Older Persons Cash Transfer                            |
| PIN     | Personal Identification Number                         |
| PWSD-CT | Persons with Severe Disabilities Cash Transfer         |
| PWD     | Persons with disabilities                              |
| PPRA    | Public Procurement Regulatory Authority Kenya          |
| RFP     | Request for Proposal                                   |
| SMEs    | Small and medium-sized enterprises                     |
| WEE     | Women's Economic Empowerment                           |



## Acknowledgments

We would like to express our sincere appreciation to the Women's Economic Empowerment Hub for commissioning this project and allowing us to undertake it through the generous support of the Bill and Melinda Gates Foundation. A big thank you to the WEE Hub Leader, Prof Wanjiku Mukabi Kabira, the Director of Research, Dr. Mary Mbithi for providing guidance and direction to the project. Special thanks go to our research team: Dr. Nkatha Kabira, Beatrice Kamau, Caudesia Njeri, Esther Kyalo and Ndungi Githuku. We would also like to thank Wambui Kanyi and Gideon Muendo for providing research assistance in Kiambu. We thank all the phenomenal women of Kiambu, Kitui, Nairobi and Nakuru who shared their knowledge and experiences on the impact of COVID-19 on their work. The research would not be what it is without their insightful contributions. We also thank all the beneficiaries of *Kazi Mtaani* and *Inua Jamii* who we spoke to and who provided tremendous insights into their own experiences with social protection and economic stimulus packages. We thank the Kenya National Bureau of Statistics for their support in carrying out the quantitative study. Thanks to all the *Kazi Mtaani* and *Inua Jamii* Officials and architects of the programs. A special thanks to Dr. Nkatha and Dr. Mutegi for sharing with us the *Kazi Mtaani* vision. We thank all the participants in the study. We remain indebted to every one of you who we spoke to at every point of the journey. We also thank the WEE Hub for their contributions during the various peer review stages. Thanks also to Jessie Shawver and Radu Ban from the Bill and Melinda Gates Foundation for their invaluable feedback.

We thank you all for making this research journey a very memorable experience.

Asanteni sana.

Our We also thank all the beneficiaries of *Kazi Mtaani* and *Inua Jamii* who we spoke to and who provided tremendous insights into their own experiences with social protection and economic stimulus packages.



## Executive Summary

This report is the result of research conducted by the Women's Economic Empowerment (WEE) Hub, African Women's Studies Center, University of Nairobi. The research aimed at using the example of Kazi Mtaani and Inua Jamii programs to evaluate the lessons that can be learnt from the Kenya Government's Economic Stimulus Packages on social protection safety nets for future disaster preparedness for WEE.

Kazi Mtaani is a national initiative launched in April 2020 to cushion the most vulnerable and able-bodied youth in informal settlements from the effects of the pandemic. The program which started with a budget of Ksh. 10 billion has employed 283,210 youths in informal settlements across the 47 counties in Kenya. Kazi Mtaani and other social protection programs have increased the revenue performance by 26.8%. The program targets unemployed youth of ages 18 to 35.

Inua Jamii is a Government of Kenya Cash Transfer Programme that aims at improving the lives of the most vulnerable citizens by providing them with a bi-monthly stipend to cushion them from poverty and vulnerabilities.

The research involved desk research and a review of best practices for social protection program design. The research also entailed collection of both qualitative and quantitative data from four counties where Kazi Mtaani and Inua Jamii have been implemented, namely: Nairobi, Kiambu, Nakuru, and Kitui. For quantitative data, 994 participants were interviewed from the four counties and a survey questionnaire was administered to them. Key Informants Interviews and Focus Groups Discussions were also conducted to collect qualitative data. The literature review was also conducted to inform best practices for social protection program design. The outcomes of the research were presented during debrief workshops in the counties and the key findings are distilled in this report.

Both qualitative and quantitative data revealed that the COVID-19 pandemic had a negative impact on women's employment and that their workload also increased due to the pandemic. The results also showed that the Government of Kenya's intervention through Kazi Mtaani and Inua Jamii programs had a positive impact on the livelihoods of the targeted group with most of the respondents from both quantitative and qualitative data reporting that the impact was observable. In the case of Kazi Mtaani, for instance, beneficiaries reported that the program empowered them to cater for their immediate needs by saving the proceeds from the program to start small businesses. The beneficiaries reported that the businesses had continued to flourish and sustain them long after the program ended.

In addition, the participants noted that despite the challenges that women faced, they were able to come up with strategies to navigate them during the pandemic. Participants also recommended that there is a need for the government to come up with strategies to cushion the public against adverse effects in case of such future pandemics. They also recommended that any information regarding stimulus packages should be availed to the targeted groups to ensure that such packages benefit the intended groups. The research recommends that the Kazi Mtaani programme should be made more sustainable and that the government should design structures to govern the programme to make the management of the programme efficient, effective, and sustainable.



Regarding the Inua Jamii programme, the participants recommended that it should be expanded to include the senior citizens who had attained the age of 70 years. They also recommended that, since most of the elderly are sick and receiving medical treatment, the government should cater for them through universal health care or by paying for the National Hospital Insurance Fund for them (NHIF) and ensuring that every public hospital is well equipped to ensure that they get full medication at the time of need. Notably, most respondents noted that other than buying food with the cash transfer they receive, most of them use it to cater for their medical bills. Key policy recommendations emerging from this study were distilled in the form of two policy briefs which are annexed to this report.

## 1.0 INTRODUCTION

### 1.1 Background and context

***"We must be ready to adapt to the times, look for opportunities, anywhere and everywhere, even hawking is an opportunity." FGD Participant Nairobi***

Kenya's employment landscape has been significantly affected by the COVID-19 pandemic. The pandemic has had adverse impacts on the economy in general, thus raising concerns about eventual recovery. These impacts are gendered, affecting men and women in different

...even before the COVID-19 pandemic, women were disproportionately affected by the burden of unpaid care work, and the pandemic has likely increased their workload in providing care for the home, which means that now women have less time to dedicate towards income-generating activities.

ways. Before the COVID-19 pandemic, women's economic empowerment (WEE) was an ongoing discourse: an ideal that was yet to be fully achieved. The economic impacts of the COVID-19 pandemic will further affect the extent to which WEE can be realized. African responses to the pandemic are further likely to intersect with ongoing interventions towards WEE in interesting ways. Gender-specific interventions have been minimal although women seem to be bearing a disproportionate burden of the COVID-19 responses. For instance, the stay-at-home orders and closure of public spaces meant that the public/productive and private/reproductive spheres of life have been merged. Income-generating activities and unpaid care work were taking place in the same physical space. However, even before the COVID-19 pandemic, women were disproportionately affected

by the burden of unpaid care work, and the pandemic has likely increased their workload in providing care for the home, which means that now women have less time to dedicate towards income-generating activities. The measures taken by the state to contain the COVID-19 pandemic have not specifically put in place mechanisms to address these types of gendered outcomes. However, under the current circumstances where the state is under pressure to act with speed and efficiency, there is a need to support government interventions so that they are responsive to various gender needs, an important aim of this study.

In addition to the foregoing, the future of work has been impacted by the shore-up of incomes for informal sector workers during the COVID-19 pandemic. In response to this, the government enacted numerous rules, regulations, and policies. Key among these were Kenya's economic stimulus packages and social protection safety nets. In addition, citizens and groups developed economic response measures to fill in gaps in the stimulus packages. These interventions were temporary, and their effects have not been evaluated. It is, therefore, important to evaluate the Government of Kenya's Economic Stimulus Packages and Social Protection safety nets during the COVID-19 pandemic and their implications for WEE. It is also important to establish the extent to which these packages have promoted WEE in formal and informal employment. The program will further establish the impact of the COVID-19 pandemic and the Government of Kenya's responses with a special focus on women's employment and entrepreneurship.

One of the objectives of this study is to document lessons learnt from the Government of Kenya's Economic Stimulus Packages and social protection safety nets for future disaster preparedness for WEE using the examples of *Kazi Mtaani* and *Inua Jamii*.

## 1.1.2 The *Kazi Mtaani* Programme

This is a Government of Kenya (GoK) initiative designed to cushion the most vulnerable youth in the informal settlements from the effects of the COVID-19 pandemic. Its objective is to provide a form of social protection for workers whose prospects for daily or casual work have been disrupted by the containment policies put in place to limit the spread of COVID-19. Through this initiative, residents are recruited to undertake projects concentrated in and around informal settlements with the aim of preserving the environment, service delivery, and providing income-generating opportunities. In addition to this, the State Department for Youth Affairs is currently implementing the training component of the *Kazi Mtaani* Programme in the 47 counties to equip youth with industry-relevant skills to improve their employability and be more productive in the post-COVID-19 period (Ministry of ICT, Innovations and Youth Affairs; State Department for Youth Affairs, 2021).

## 1.1.3 *Inua Jamii* Cash Transfer Programme

*Inua Jamii* is a Government of Kenya Cash Transfer Programme that aims at improving the lives of the most vulnerable citizens by providing them with a bi-monthly stipend to cushion them from poverty and vulnerabilities. (Ministry of Labour and Social Protection; State Department for Social Protection, 2021). This transfer programme is the Government's strategic intervention to cushion the vulnerable members of the country and improve their livelihood. The Cash Transfer to Orphans and Vulnerable Children Programme was started in 2004 as a pilot covering 500 households in 3 districts. The Cash Transfer to Older Persons was started in 2007 to provide regular and predictable cash transfers to vulnerable



older persons in identified households. In addition to this, the Government started a universal programme focusing on all elderly persons aged above 70 years in July 2017 in order to eliminate exclusion and marginalization, while increasing coverage. Cash Transfer to Persons with severe disabilities was started in 2010 to enhance the capacities of the caregivers to improve the livelihoods of persons with severe disabilities. *Inua Jamii* reaches out to the beneficiaries of CT-OVC, OPCT, and PWSD in all 47 counties in Kenya up to the location level. However, the HSNP programme only serves the counties of Turkana, Marsabit, Mandera and Wajir in Northern Kenya.

Cash Transfer to Persons with severe disabilities was started in 2010 to enhance the capacities of the caregivers to improve the livelihoods of persons with severe disabilities.

## 1.2 The aim of the study/ research question

Fieldwork was conducted to find out five main issues:

1. How has the COVID-19 pandemic affected women's employment?
2. How has the situation of women in formal and informal employment changed before and during the COVID-19 pandemic (2019 to 2021)?
3. How the Government of Kenya's COVID-19 Economic Stimulus Packages has supported or weakened women's formal and informal employment
4. What lessons can be learnt from the Kenyan Government's economic stimulus packages on social protection safety nets for future disaster preparedness for WEE.
5. To identify and document the lessons that can be learnt from women's experiences and knowledge on informal and societal measures used to fill the gaps in the Government of Kenya's COVID-19 economic stimulus packages

## 2.0 METHODOLOGY AND APPROACH

This study employed both quantitative and qualitative methods. It adopted a Feminist, Doctrinal and Grounded Research methodological approach. Though there is no single definition of "feminist research", many authors have pointed to certain key elements that help distinguish feminist research from either traditional social sciences research. Feminist research is research on, for and with women. It challenges conventional ways of collecting, analyzing and presenting data by introducing novel ways of documenting and representing women's experiences or everyday worlds. It is concerned with issues of broader social change and social justice. What makes feminist research uniquely feminist are the kinds of questions, methodologies, knowledge, and purpose brought to the research process. The feminist methodology involves five basic epistemological assumptions or principles of feminist knowledge: the need for focusing on

the significance of gender relations as a basic feature of all social life, even when conducting research; the usefulness of consciousness-raising as a specific methodological tool; the need to challenge the “objectivity” norm which assumes a dichotomy between the subject and object of research; the ethical concern in the research process and its implications; and, the prominence of challenging gender norms and patriarchal values and empowering women (Cook & Fonow, 1986).

Therefore, Feminist Research Methodology provides a framework for researching feminist issues by engaging with and re-conceptualizing three traditionally different types of research from a methodological perspective: women’s studies, gender studies and feminist studies (Wickramasinghe, 2010).

In evaluating the status of women’s work before and during the COVID-19 pandemic (2019 to 2022), the study adopted a baseline assessment using mixed methods; desk and content review of policies and programs relating to the Government of Kenya’s economic stimulus packages in response to COVID-19; qualitative and quantitative surveys; and observation was conducted. It targeted women’s work in the formal and informal sectors during the COVID-19 pandemic.

## 2.1 Quantitative methods and approach

The study took place in Nakuru, Nairobi, Kiambu, and Kitui counties. These study sites were selected because these counties were among the first counties where *Kazi Mtaani* programme and *Inua Jamii* programmes were piloted.

Sample size: The study employed the Cochran formula to determine the ideal sample i.e.  $n = z\alpha/22 (p) (1-p)/c2$  and adjusted for a small population.

$z\alpha/2$  is the critical value for a given level of confidence ( $\alpha$ );  $p$  is the proportion of occurrence in the population while  $c$  is the confidence interval/precision.

Using 90% confidence level, +or - 0.05 confidence interval and 50% as a % of occurrence;

$$n = 1.6452(0.5)(0.5)/0.052 = 269$$

Adjusting for small population:

In the first phase, the programme covered 8 counties and 31,000 participants benefitted (3,875 per county). Adjusting for small population  $n0 = n/(1+(n-1)/N) = 250$

In each of the four counties, 250 participants were interviewed. The study used a stratified sampling strategy targeting beneficiaries of *Kazi Mtaani* and *Inua Jamii* programmes. The sample population was drawn from three categories: youths, older persons, and persons living with a disability. However, the orphans and vulnerable children plus the hunger safety nets target populations were excluded from the study because they are minors and thus cannot participate in the research without the consent of their guardians. The Hunger Safety Net Programme has only been implemented in four counties in the northern part of Kenya. A semi-structured survey questionnaire was administered to collect quantitative data (Annex 1).

The participants were distributed as follows in each of the four counties: 13 persons living with disabilities which constitutes 5% of the total sample size. It is worth noting that persons with disabilities constitute only a small proportion of the total population in Kenya (about 5%) hence



the low percentage. Of the remaining 237 participants, 190 were youths constituting 75% of the remaining sample size. The youth form the greatest proportion of the total population in Kenya. This is about 75% of the total population according to the population census conducted in 2019. The rest of the 47 participants, were older persons which constituted 25% of the remaining sample size. In addition, the participants included both beneficiaries and non-beneficiaries of the two programmes and out of which 75% of them were women.

## 2.2 Qualitative methods and approaches

Qualitative data was collected through focused group discussions (FGDs) and key informants interviews (KIs).

### 2.2.1 Focused Group Discussions

16 Focused Group Discussions (FGDs) (four (4) from each county) were conducted. The four FGDs focused on four categories of beneficiaries: *Kazi Mtaani* beneficiaries; *Inua Jamii* beneficiaries; non-beneficiaries; and persons living with disability using FGD guides (see Annexes 2, 3, and 4). Key Informants Interviews were also conducted with National government Administration Officers including deputy county commissioners, chiefs, county officials in charge of persons living with disability, Nyumba Kumi leaders, religious leaders, Social Development Officers, county officials, director, housing and planning and youth leaders. All of these have been directly

involved in the recruitment process into these programmes and coordinating their implementation. Non-governmental actors were also interviewed since they were engaged in giving stimulus packages such as food donations and cash to cushion the vulnerable groups against the COVID-19 pandemic using key informant guides (see Annexes 5 and 6).

Quantitative data was analyzed using SPSS while NVIVO was used to analyze qualitative data.

Publication and dissemination of report findings involved cataloguing the Government of Kenya's responses to the COVID-19 pandemic. The policy engagement and advocacy phase involved the presentation of the annexed policy briefs and training policymakers on the gendered impacts of COVID-19 and gender budgeting in economic-stimulus package formulation.

16 Focused Group Discussions (FGDs) (four (4) from each county) were conducted. The four FGDs focused on four categories of beneficiaries: *Kazi Mtaani* beneficiaries; *Inua Jamii* beneficiaries; non-beneficiaries; and persons living with disability using FGD guides



Image:www.pexels.com

## 3.0 PRESENTATION OF KEY FINDINGS FROM QUANTITATIVE DATA

### 3.1 DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

This section presents the respondents' demographic characteristics by county. The characteristics that were considered include gender, age, marital status and level of education. Each of the characteristics is presented in the figures below.

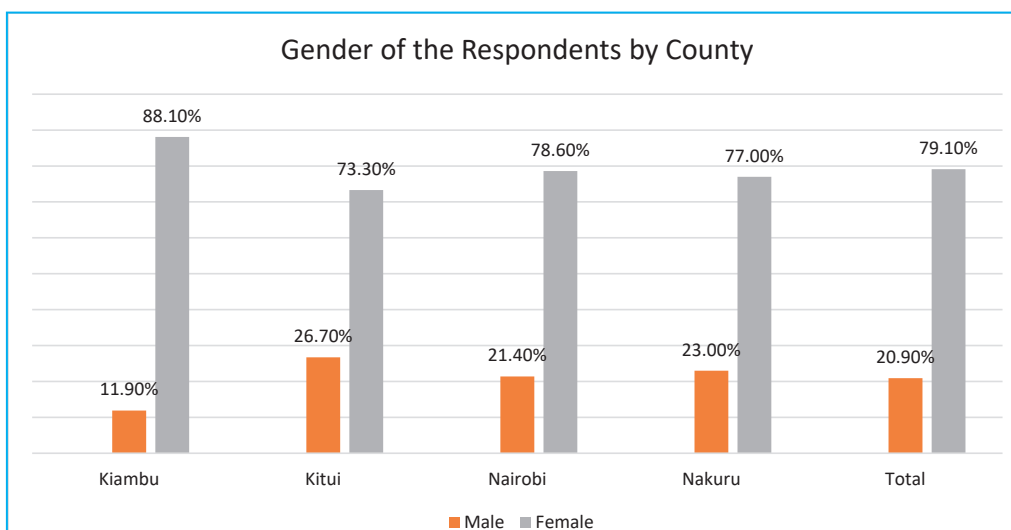


Figure 3.1.1. Gender of the Respondents by County

The figure above shows the respondents' gender by county. The results show that out of the total number of respondents from the four counties, 79.1 % of them were female while 20.9% were male. The figure also shows that the percentage of women respondents from each county was more than the percentage of the male respondents.

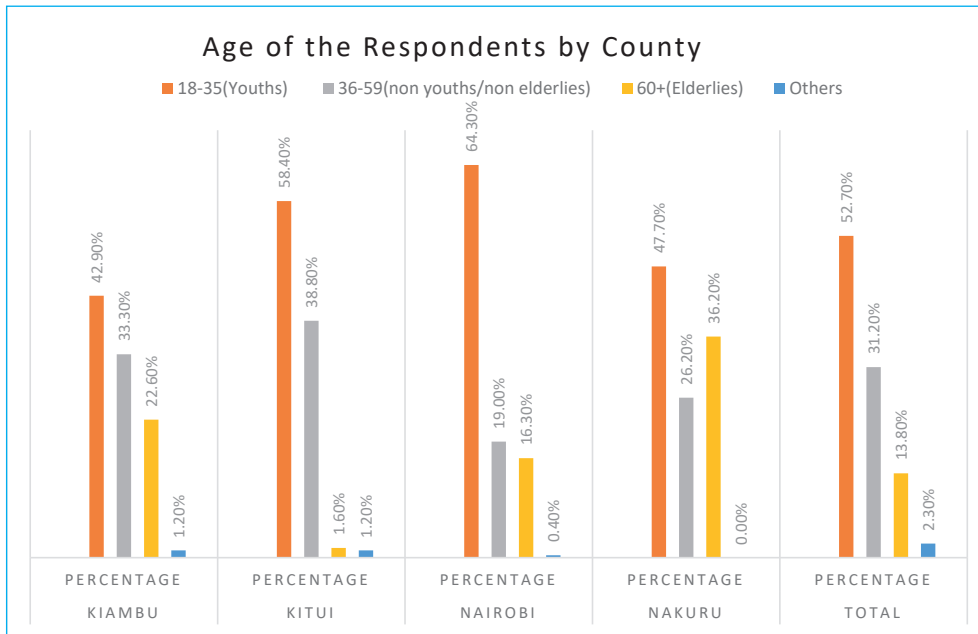


Figure 3.1.2: Age of the Respondents by County

The figure above presents the percentage of the respondent's age group by county. The results in the figure show that more than half of the respondents in all four counties were youth aged between 18 and 35. 31.2% of them were aged between 36 and 59 years, 13.8% were the elderly aged above 60 years.

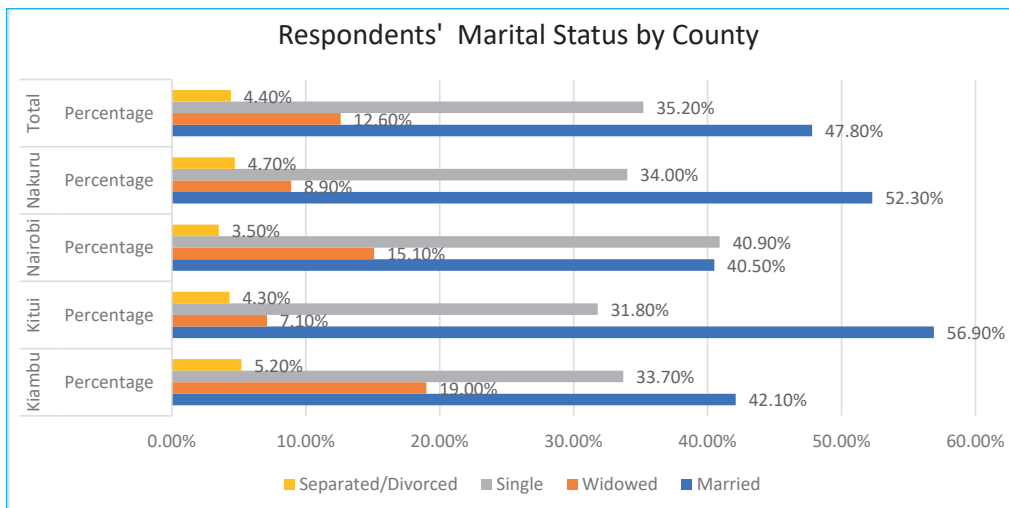


Figure 3.1.3 Respondents' Marital Status by County

Figure 3.1.3 shows that most of the participants were married (47.8%), followed by those who were single (35.2%). 12.3% were widowed and 4.4% of them were either separated or divorced.



### 3.1.4: Respondents' Level of Education by County

Table 3.1.4: Respondents' Level of Education by County

|                           | Kiambu     | Kitui      | Nairobi    | Nakuru     | Total      |
|---------------------------|------------|------------|------------|------------|------------|
| <b>Level of Education</b> | Percentage | Percentage | Percentage | Percentage | Percentage |
| No education              | 7.50%      | 0.00%      | 0.0%       | 0.40%      | 2.00%      |
| Primary                   | 25.00%     | 17.30%     | 37.30%     | 35.30%     | 28.50%     |
| Secondary                 | 31.00%     | 52.20%     | 43.70%     | 38.30%     | 41.40%     |
| Tertiary                  | 36.5       | 30.50%     | 19.00%     | 26.00%     | 28.10%     |

Most of the respondents had attained a secondary level of education as illustrated in the table above (41.4%). Others, 28.5% had a primary level of education, 28.1% had a tertiary level of education and 2.0% of them had no formal education at all.

## 3.2 IMPACT OF COVID-19 PANDEMIC ON WOMEN'S EMPLOYMENT

This section presents the impact of the COVID-19 pandemic on women in formal and informal employment. The section outlines the kind of impact/the kind of effect, the situation before, their experiences during the COVID-19 pandemic to 2021 and acquired coping mechanisms.

### 3.2.1 Effect of COVID-19 on Women's Employment

The respondents were asked whether the COVID-19 pandemic affected women's employment either positively or negatively. As indicated in Figure 3.2.1, the COVID-19 pandemic had a negative impact on women's employment with 96.1% of the respondents confirming this finding.

The researcher further asked the respondents to highlight some of the reasons for their responses. Those who had indicated that the pandemic had negatively impacted them said that they had lost their sources of livelihood - both in formal and informal employment. Those in business had low returns due to reduced purchasing power while others had to work for a few hours due to containment measures such as curfews. Those who worked

after curfew hours could no longer do so hence reduced incomes. Due to the pandemic, those who were involved in cross-border trade could no longer get their stock due to the lockdown and for those who managed to do so, acquiring the goods became very expensive.

On the other hand, those who said that the pandemic had a positive impact noted that they (most of them women) exploited the opportunities that were opened up during the pandemic to do business such as selling masks, as well as door-to-door selling of vegetables and foodstuff. These opportunities came about as a result of the stay-at-home regulations which made people not reach the market, selling sanitisers and detergents to wash hands. Those who had said that the pandemic did not have any impact on them noted that both men and women were affected the same way but there were opportunities even in such circumstances.



**The Effect of the Pandemic on Women's Employment**

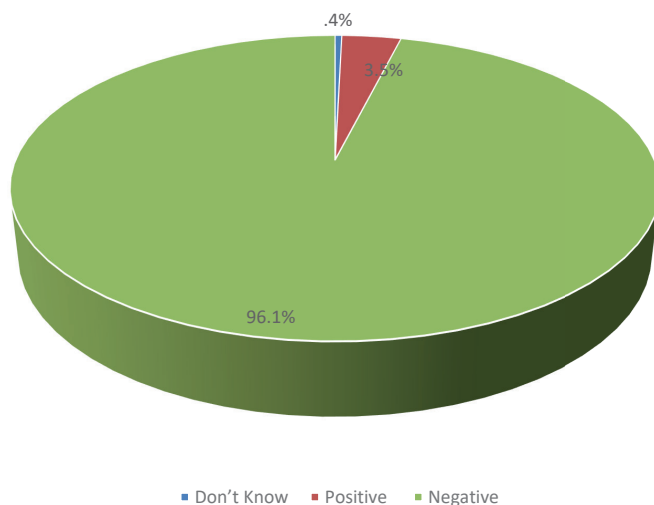


Figure 3.2.1 Effect of COVID-19 Pandemic on Women's Employment

**3.2.2: Effect of COVID-19 on Women's Employment by Age**

Respondents across the ages in the study noted that though the pandemic had presented opportunities for women to innovate and come up with strategies to cope with the pandemic, on the whole, the impact of COVID-19 on women's employment was negative (85.7% of youths aged 18-35; 95.7% of the respondents aged 36-59, 97.9% of the elderly aged 60 and above and 96.1% of the respondents aged 18 and below).

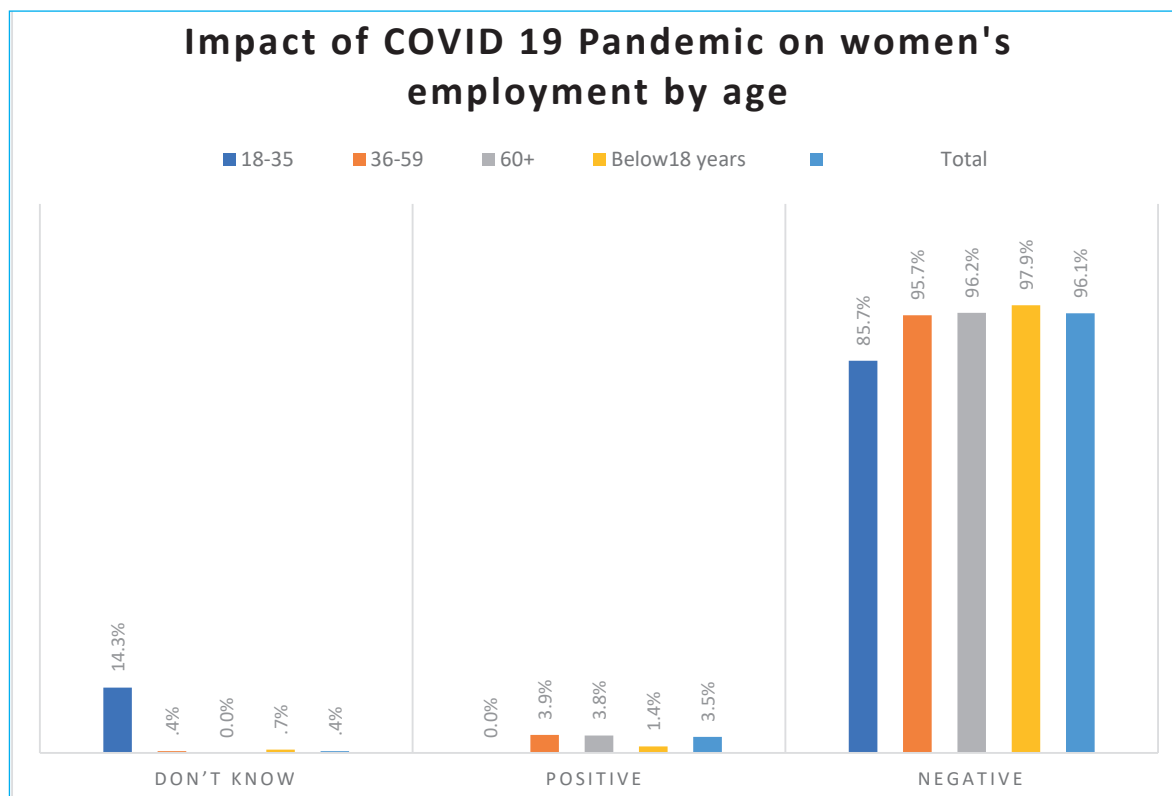


Figure 3.2.2: Impact of COVID-19 Pandemic on Women's Employment by Age

### 3.2.3 Impact of the Pandemic on Women's Employment by Gender

The results did not show any relationship between gender and the response to the impact of the COVID-19 Pandemic on women's employment as illustrated in the figure below. The results show an equal percentage of the men and women noted that the pandemic had a negative impact on women's employment.

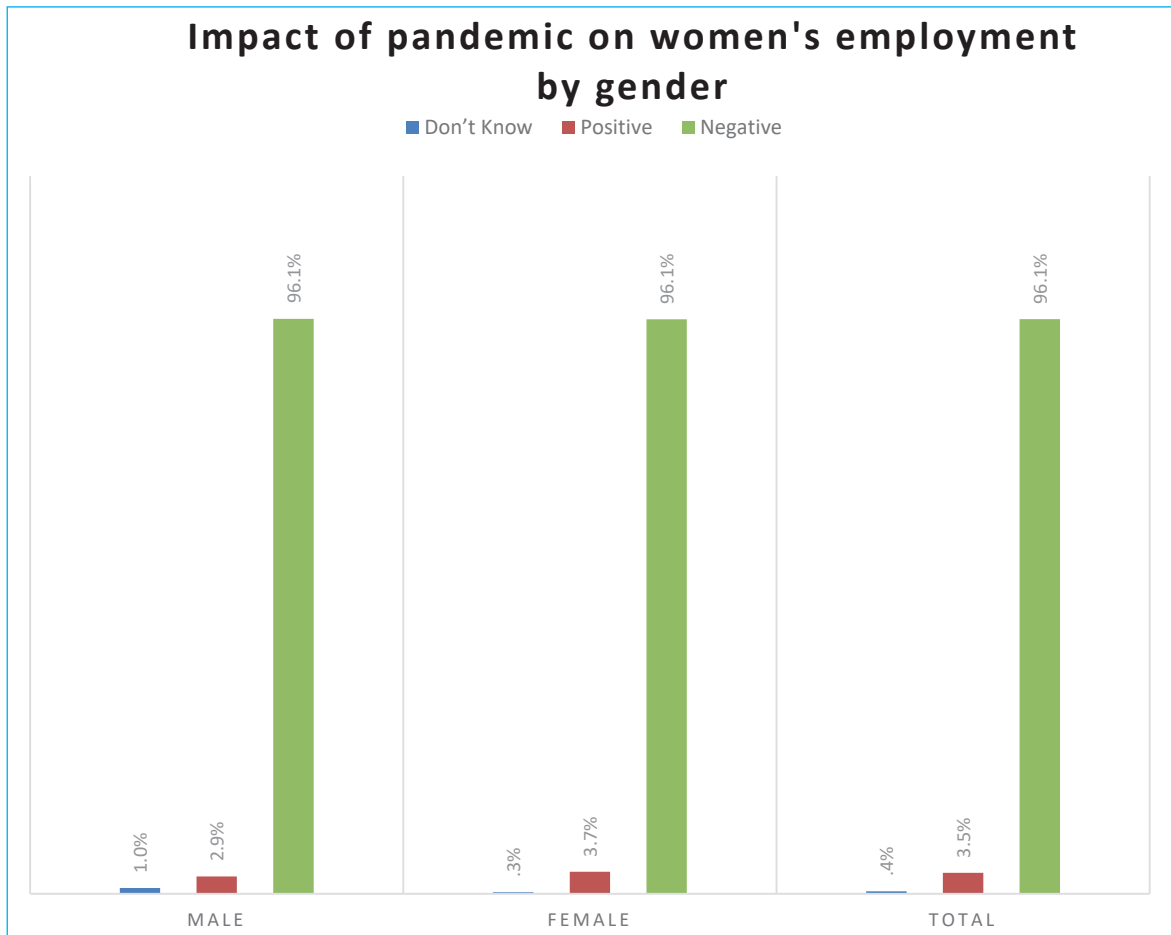


Figure 3.2.3: Impact of the Pandemic on Women's Employment by Gender

### 3.2.4: Impact of the Pandemic on women's employment by Marital Status

The majority of the respondents, regardless of their marital status, reported that the pandemic had a negative impact on women's employment (see Figure 3.2.4). However, the proportion of the married respondents was slightly lower (94.9%) than the proportion of the other respondents across the other categories (97.6%, 96.9% and 97.8% respectively) and the average proportion of 96.1%.

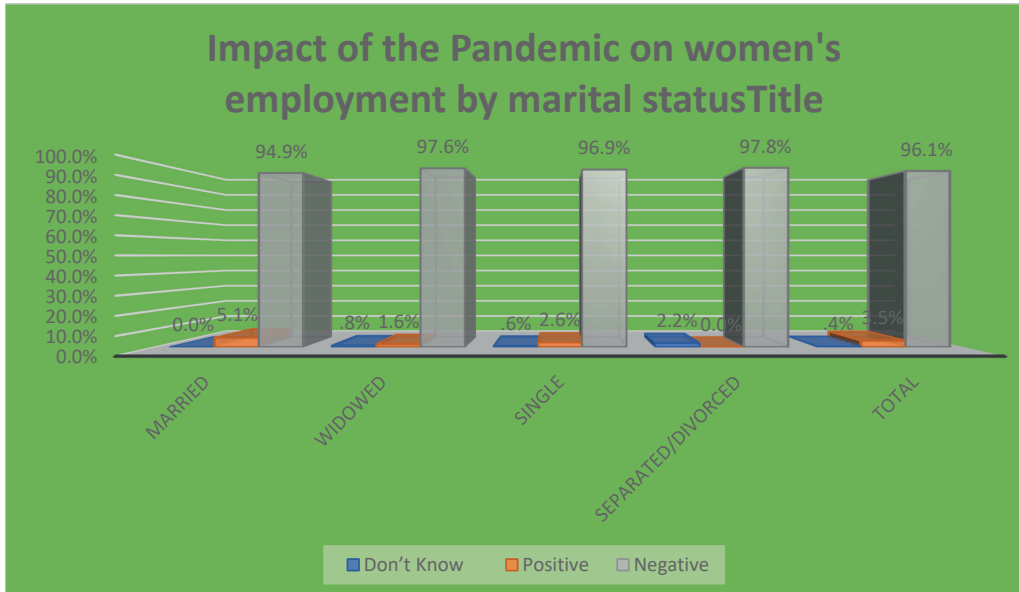


Figure 3.2.4: Impact of the Pandemic on Women's Employment by Marital Status

### 3.2.5 Impact of the Pandemic on Women's Employment by the Respondent's Level of Education

These results also show that there is no relationship between the level of education and the impact of the pandemic on women's employment as shown in Figure 3.2.5. The majority of the respondents regardless of their level of education reported that the pandemic had a negative impact on women's employment with very little variation across the categories. Only the proportion of the respondents with tertiary level of education was below the average total proportion of the respondents who said the Pandemic had a negative impact ((94.6% and 96.1% respectively).

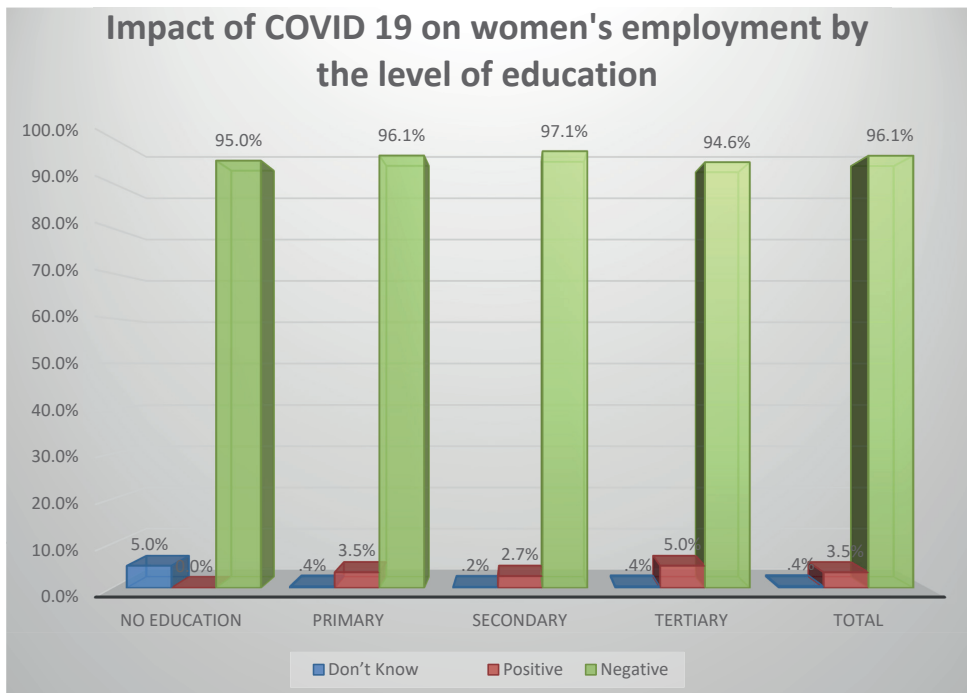
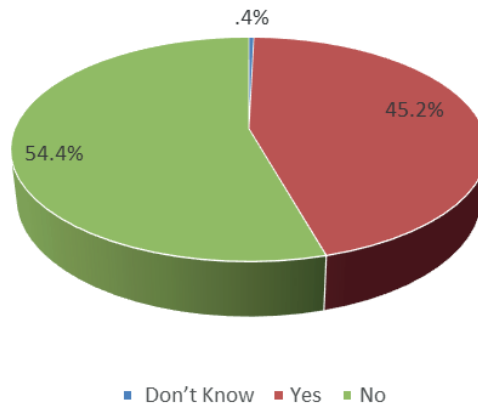


Figure 3.2.5 Impact of the Pandemic on Women's Employment by the Respondents' Level of Education

### 3.3: Did the COVID-19 Pandemic Increase Women's Workload

The study sought to establish whether the COVID-19 pandemic had increased women's workload. 45.2% of the respondents said the pandemic had increased women's workload as shown in Figure 3.3.1. The rest, 54.4% of the respondents, said that the pandemic had not increased women's workload while a small proportion (0.4%) said they did not know whether the women's workload had increased or not.

Whether the pandemic had increased women's workload



#### Figure 3.3.1: On Whether the COVID-19 Pandemic had Increased Women's Workload

The respondents who reported that the pandemic had increased women's workload were asked to explain their answers. Below are some of their responses:

- Since the children were at home due to the pandemic, their childcare work had increased because they had to take responsibilities that are usually taken by the teachers.
- Because of the curfews, the working hours had been shortened and the work to be accomplished before the curfew had to be squeezed within those short hours hence increasing the women's workload
- The cost of living had risen and life was strenuous forcing women to work harder to an extent some women did more than one job to make the ends meet.
- Women who worked as housewives and whose husbands had been laid off were forced to look for alternatives in order to feed their families.
- With the requirements to observe the COVID-19 protocols, women as caregivers were added another layer of responsibility of ensuring everybody in their households observed the protocols.
- Those in formal employment had to do extra work to cover up for those who had been laid off and those on leave due to their age and preexisting health conditions.
- Due to the lockdown and the curfews, women in the formal sector were forced to strain in their places of work trying to maximize the few hours that had been allocated for work before the curfew.



- Family breakups increased and this means that women had to be the main breadwinners which came with an extra burden.
- Those who were working in the health sector had increased workloads to cater for the COVID-19 patients.
- On the other hand, those who had said that the workload did not increase noted that both men and women have been affected the same way and the burden that came up was shared among them. Others noted that the effect may even have been hard on men being the breadwinners and a number of them were laid off from their jobs.

### 3.3.2: On Whether the COVID-19 Pandemic had Increased Women's Workload by Age

The study sought to establish the relationship between age and the impact of the COVID-19 pandemic on women's workload and the findings are presented in Figure 3.3.2. The results show that the majority of the respondents who felt that the pandemic had increased women's workload were those aged between 36 and 59 years (the non-youths and the non-elderlies) with about 54.4% as compared to 40.8% of the youths and 42.9% of the elderly who also said the pandemic had increased women's workload. This may be so because this is the middle-aged group with school-going children and the age group which may be dealing with middle life crisis of trying to settle in life.

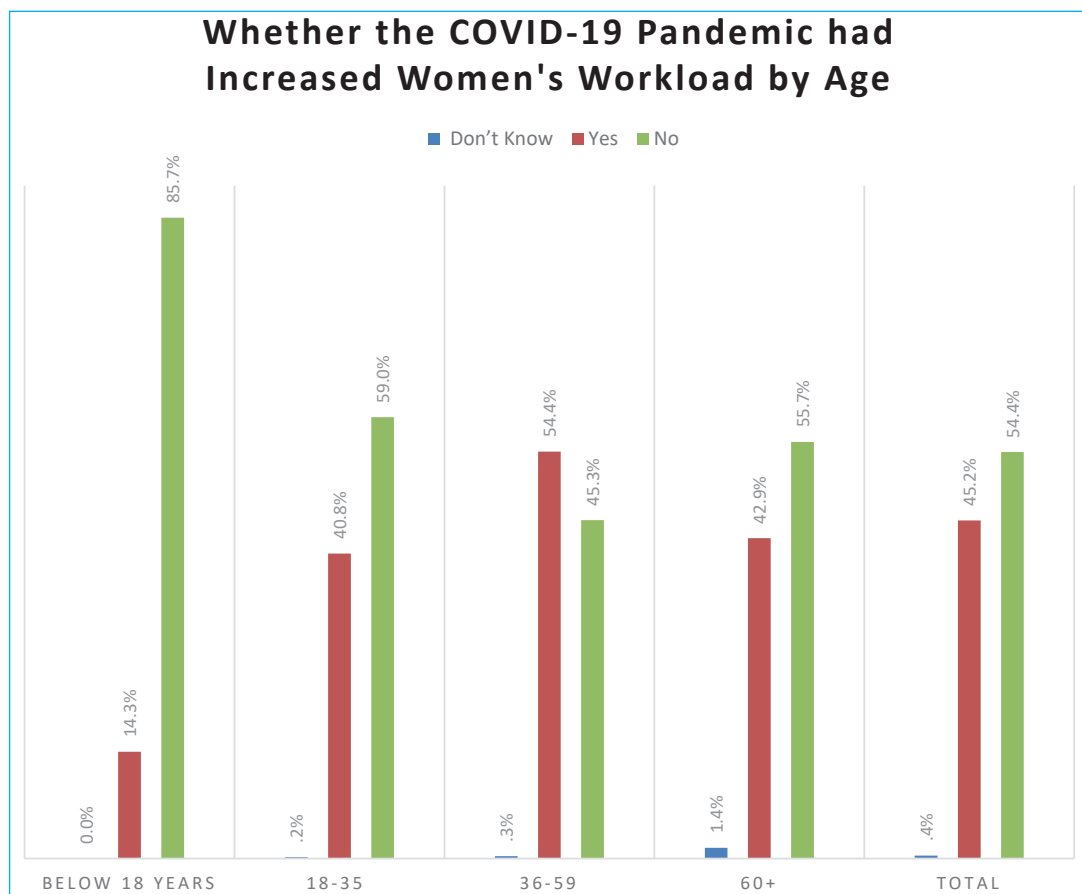


Figure 3.3.2: Whether the COVID-19 Pandemic had Increased women's Workload by Age

### 3.3.3 Whether COVID-19 Pandemic had Increased Women's Workload by Age

The study sought to know whether there is any relationship between gender and women's workload during the pandemic. The results show that more women than men, 46.4% and 40.6% respectively reported that the COVID-19 Pandemic had increased women's workload.

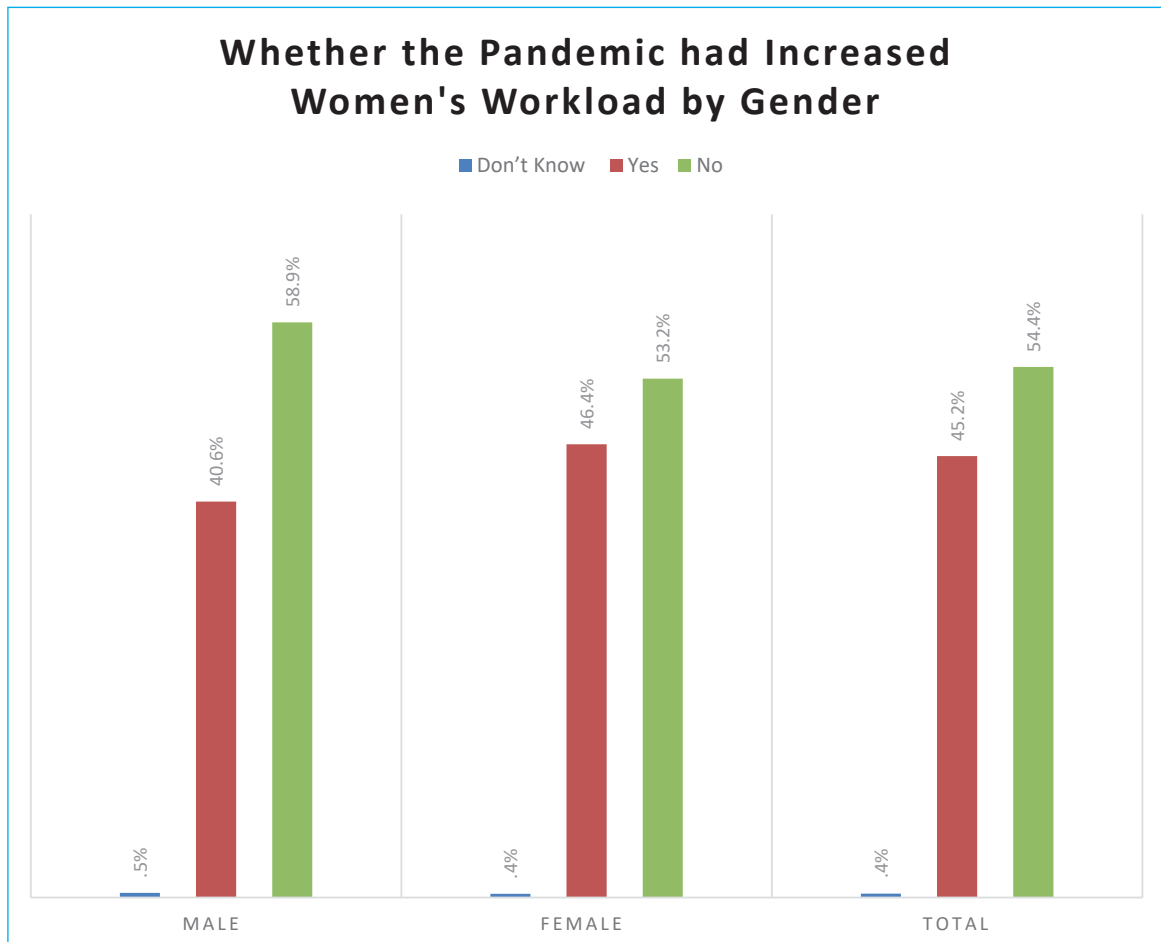


Figure 3.3.3: Whether the COVID-19 Pandemic had Increased Women's Workload by Age

### 3.3.4: Whether the COVID-19 Pandemic had Increased women's Workload by Marital Status

The study sought to establish whether there was any relationship between marital status and the participants' feelings about whether the COVID-19 pandemic had increased the women's workload. The greatest proportion of the respondents who said the pandemic had increased women's workload were those who were either separated or divorced with 56.5%, followed by those who were married with 47.2%, then those who are single with 42.7% and the least proportion was those who were widowed with 40.7% reporting that the pandemic had increased women's workload.



## Whether the Pandemic Increased Women's Workload by Marital Status

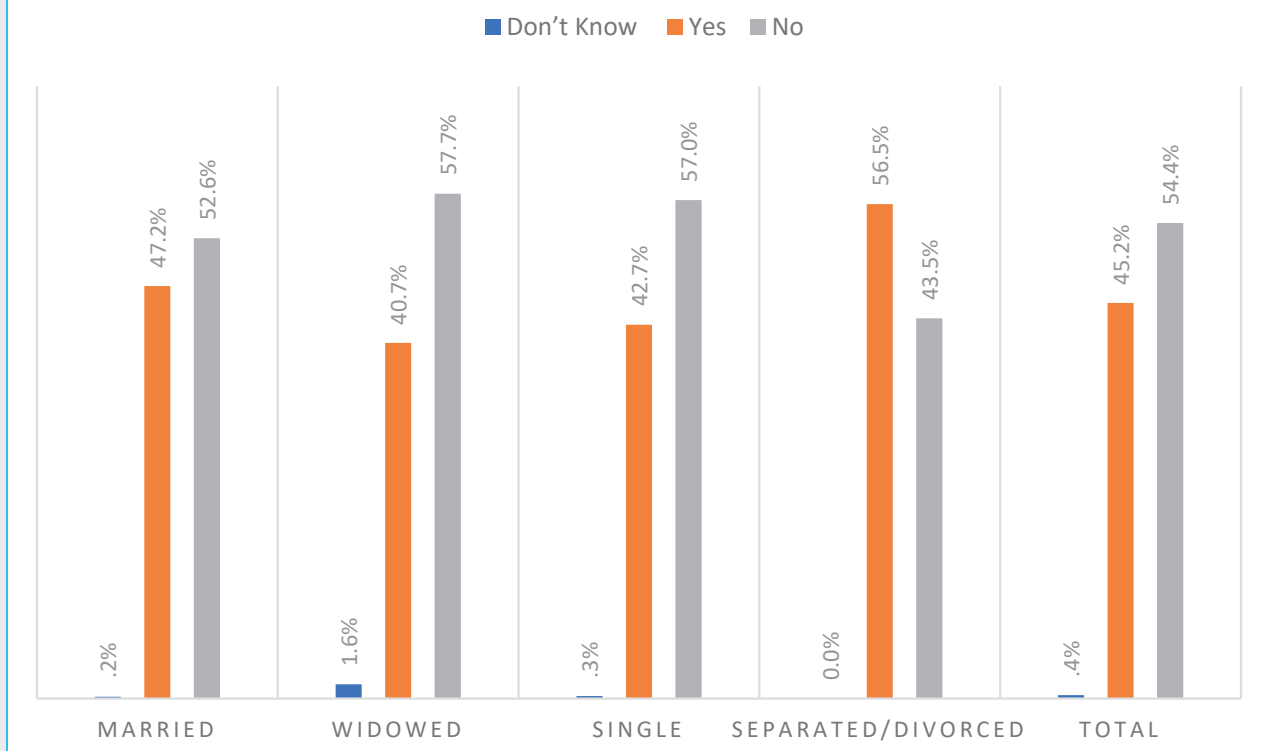


Figure 3.3.3: Whether the COVID-19 Pandemic had Increased Women's Workload by Marital Status

### 3.3.5: Whether the COVID-19 Pandemic had Increased Women's Workload by the Level of Education

Figure 3.3.4 shows the outcome of whether the COVID-19 pandemic had increased women's workload or not and the results show that almost all of the respondents without any education (95%) reported that the pandemic did not increase women's workload. On the other hand, the respondents who had a primary level of education had the highest proportion who said the pandemic had increased women's workload (48.2%) followed by those who had a tertiary level of education (46.1%) while the least proportion as those who had secondary level of education with 44.4%



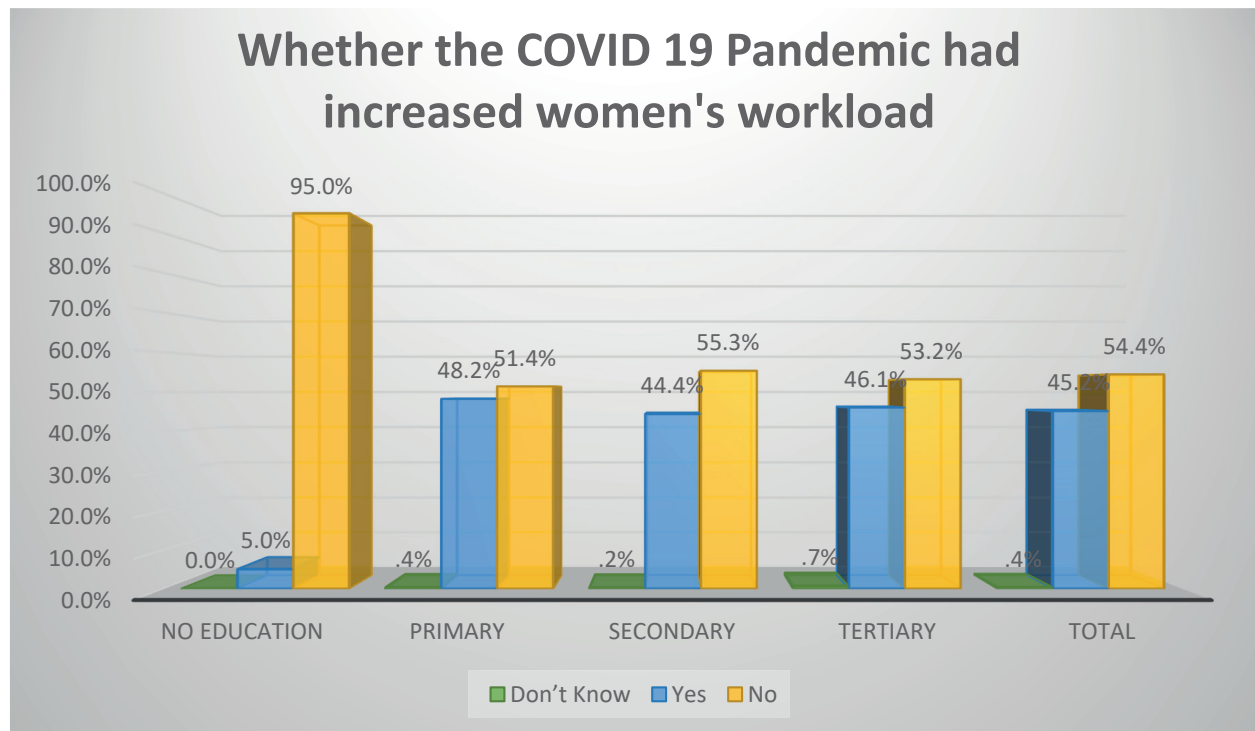


Figure 3.3.4: Whether the COVID-19 Pandemic had Increased Women's Workload by the Level of Education

### 3.3.6: Employment/Work Experience Before COVID-19 Pandemic

The participants were asked to give their work/employment experience before the COVID-19 Pandemic and the following came out from them:

- i. Some of them were formally employed as engineers, Sales personnel, accountants, KPLC employee, waitress, bar attendants, chefs, teachers, bankers, road constructors, other office jobs e.t.c
- ii. Some of the participants worked in the informal sectors as business people, and casual and manual workers.
- iii. Others noted that they were housewives, and students while others said they were not working because they were unemployed and others because they were aged and thus could not work.

### 3.3.7 Employment/Work Experience During COVID-19 Pandemic to Date

The participants were also asked to give their employment/work experience and they noted the following:

Some of those women who were working in the formal sector were laid off as well as those in the hospitality industry and as Board of Management (B.O.M) teachers and private school teachers. Some had their working days reduced while others had their salaries deducted with others missing out on their pay completely. To cover up for the worker who was laid off and for the reduced number of days, the women in the formal sector had to work extra hours to make up for the work the laid-off workers could be doing. In addition, due to curfew and locking the women in the formal sector were constrained as they had to work within the few hours before the curfew and still meet the daily requirements of the work they are supposed to do.



Those who worked in the informal sector, on the other hand, noted that some of them closed their businesses, their businesses went down thus reducing sales and in the long run, the profit was reduced. Others noted that they were unable to pay for business premises due to reduced income thus forcing them to move from their original business premises to more affordable premises. The participants also noted that there was little money in circulation and thus reduced purchasing power. They further noted that the working conditions worsened since they had to observe COVID protocols as they carried out their work, the working hours had reduced and thus had to constrain to make up for the day before the curfew hours.

*"Okay, as I said I'm a teacher, an ECD teacher and I used to have my own kindergarten. I was in my comfort zone because I was only programming myself. At least by the end of the month, I know when I remove all expenses, I'm left with 10000 to 5000 there. But the time covid came we had to close the kindergarten schools after the first month, the second one which was may, the house was for rental, it wasn't mine I rental it to someone and he starts asking for rent, am asking him now what will I remove I was paying rent for this kiosks just here 6000. Mow I was asking him where I did get the money. He told me you just find if you get your place even If it's small. Now that one let me down I was found with depression but I told Sovereign God, you, you are my God. We were seated in the house waiting for the government for what they said, I live in the slums. She said we will be supported something small for people in slums. We waited for nothing, waited for nothing. So two of my sisters told me you don't have to sit like this. One offered her car we started going to the market we bring green vegetables we pack them somewhere. When people were standing we are trying to sell."* FGD Participant Nairobi

life was better before COVID-19 as the purchasing power was high and due to stable incomes, that they were getting from their formal and informal jobs.

### **Comparison Between the Work/Employment Experience Before COVID-19 and During COVID-19 to Date**

The participants were further asked to compare the two situations and most of them noted that the situation before COVID-19 was better as compared to the situation during COVID-19 up to date. They said that before COVID-19, they worked well without any restrictions and constraints while during COVID-19, they are struggling to do their work freely due to the restrictions. They added that life was better before COVID-19 as the purchasing power was high and due to stable incomes, that they were getting from their formal and informal jobs.

### 3.3.8: Coping Mechanisms to Cushion the Participants from Impacts of COVID-19

The participants were also asked to give the coping strategies that they came up with to cushion themselves against the impact of COVID-19 and they outlined the following:

- i. Some opened businesses to complement their income
- ii. Cutting off the household expenses/budget by doing away with luxuries and concentrating on the basics only.
- iii. Some started farming alongside what they have been doing
- iv. Others borrowed loans for boosting their businesses while others borrowed to sustain their families.
- v. Others noted that they trained in new skills to help them cope with the situation.
- vi. Others started online businesses while others started door-to-door deliveries.
- vii. Others adjusted themselves and they are now doing any kind of job that is available to make the ends meet.

### 3.4. Whether the respondent had received any stimulus package from the government to cushion themselves against the impact of COVID-19 on their employment.

The respondents were asked whether they had received any government stimulus package to cushion themselves from COVID-19 and the results are put in the pie chart below. The results in the pie chart show that only 21.6% of the respondents had received any government stimulus package to cushion them against COVID-19 impact on their employment.

Percentage of the respondents who had received any government support

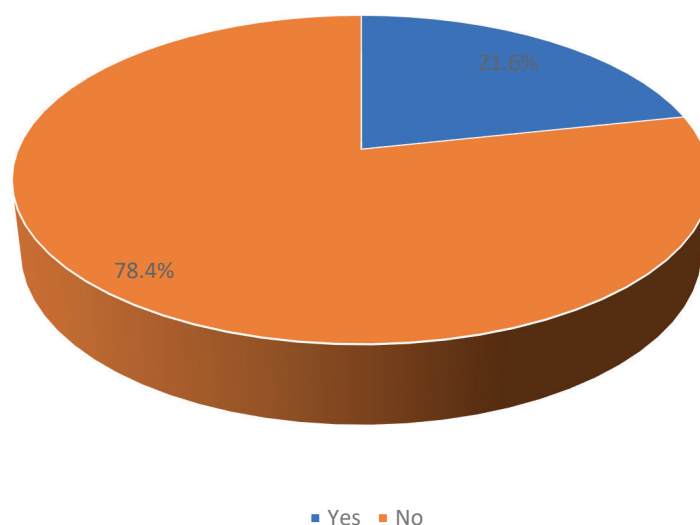


Figure 3.4.1 Percentage of the Respondents Who Had Received Stimulus Packages from the Government to Cushion themselves from the Impact of the COVID-19 Pandemic



### 3.4.2 Percentage of the Respondents Who Had Received Stimulus Package from the Government by Age

The study sought to establish how many respondents had received any kind of support from the government to cushion themselves against the impact of COVID-19 by age and the results were presented in the figure below. The results in the figure show that the greatest proportion of the respondents who had received any kind of support were those aged below 18 years with 42.9%. This may be so because the study targeted the orphans and the vulnerable children who received Orphan and Vulnerable Children cash transfers followed by the senior citizens aged 60 and above with 37.1% saying they had received government support and again this may be those who receive the cash transfer for the elderly. Only 19.9% of the youths and 17.1% of the non-youths/non-elderly had received any kind of support from the government to cushion themselves against the impact of COVID-19.

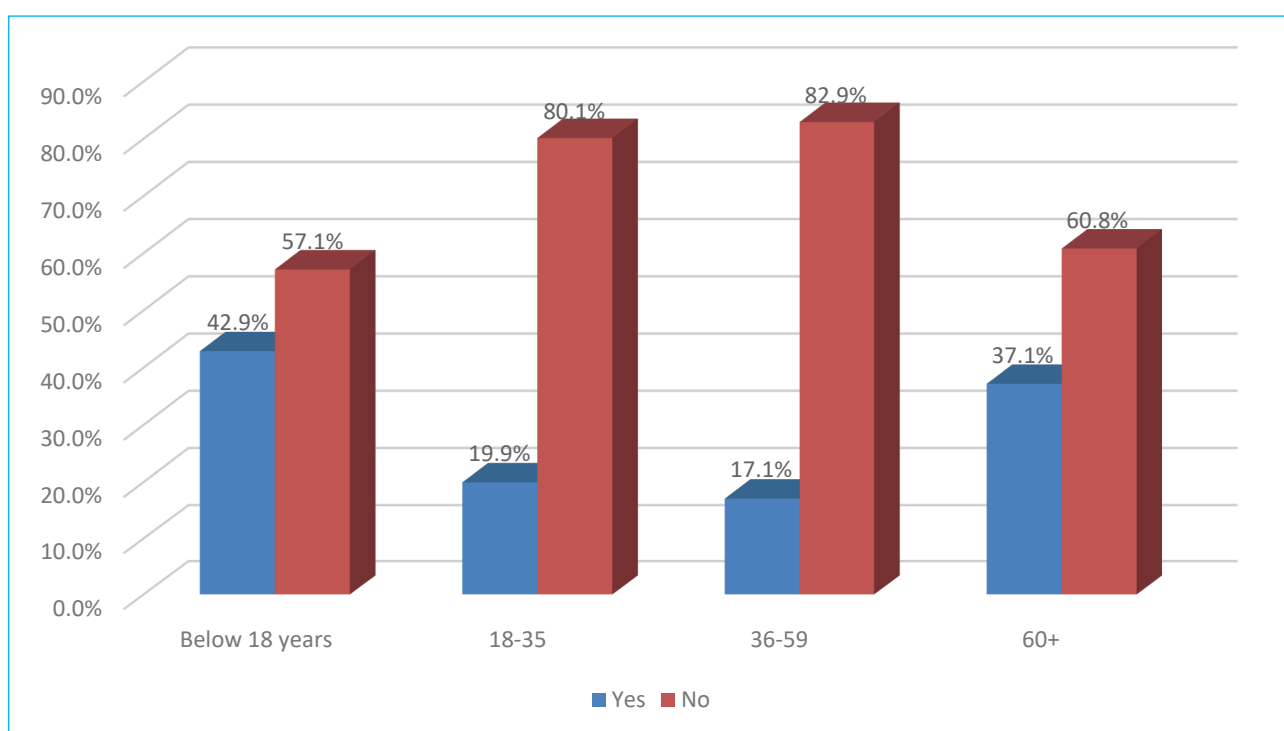


Figure 3.4.2: Percentage of the Respondents Who Had Received Stimulus Package from the Government by Age

The participants who said they had received government support were asked to give the kind of support they had received. Some of them noted that they were *Inua Jamii* and *Kazi Mtaani* beneficiaries. Some noted that they had received food donations while others had received the cash directly from the government.

### 3.4.3 Percentage of the respondents who had received stimulus package from the government by gender

Figure 3.4.2 shows the percentage of the respondents who had received a stimulus package from the government. The results in the figure shows that most of the respondents who had received any stimulus package were men with 24.6% as compared to 20.8% of women respondents.

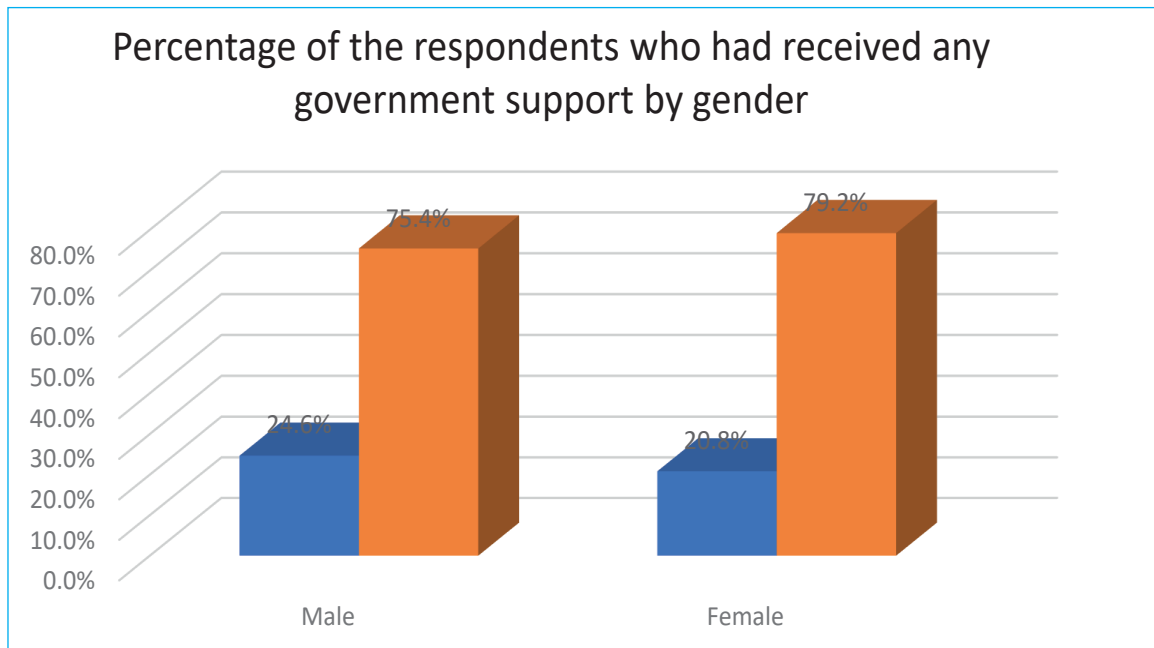
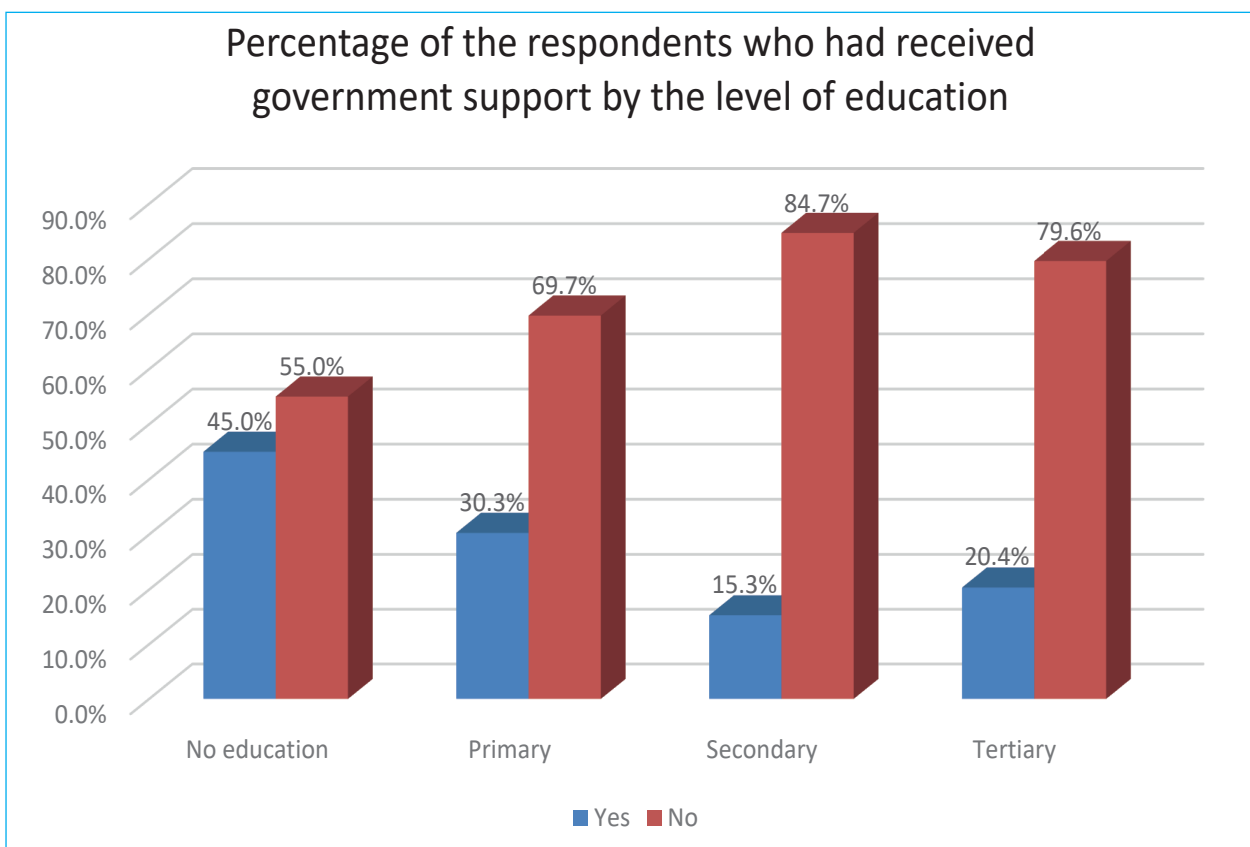


Figure 3.4.3: Percentage of the respondents who had received stimulus package from the government by gender

### 3.4.4: Percentage of the respondents who had received stimulus package from the government by the level of education

The study also sought to establish the percentage of the respondents who had received any kind of stimulus package from the government to cushion themselves against COVID-19 impact. The results showed that most of the respondents who had received any stimulus package had no education (45%).

The study also sought to establish the percentage of the respondents who had received any kind of stimulus package from the government to cushion themselves against COVID-19 impact.



### 3.4.5: Lessons learnt

*“Women should look for information! They should not sit back waiting for opportunities to get them home but should go out, interact with others out there and in the process they will gather information on what is happening and what opportunities are available for them” FGD Participant Nakuru*

Finally, the participants were asked to highlight some of the lessons learnt before and during the pandemic. Some of these lessons are highlighted below:

- i. Women should develop a saving culture to help them in times of disaster/pandemics.
- ii. Women should avoid overdependence on their spouses but instead exert themselves without discriminating jobs as long as it brings forth income.
- iii. Women should look for alternative sources of livelihood to avoid such scenarios where one is stuck if things do not work out.
- iv. Flexibility and adaptability to different situations in life are key.
- v. Social support is important as it played a key role during the pandemic.

### 3.5 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES

Figure 3.5.1 shows that 45.9% of the respondents who participated in the study were either a beneficiary of *Kazi Mtaani* or *Inua Jamii*.

#### Beneficiaries of Kazi Mtaani or Inua Jamii

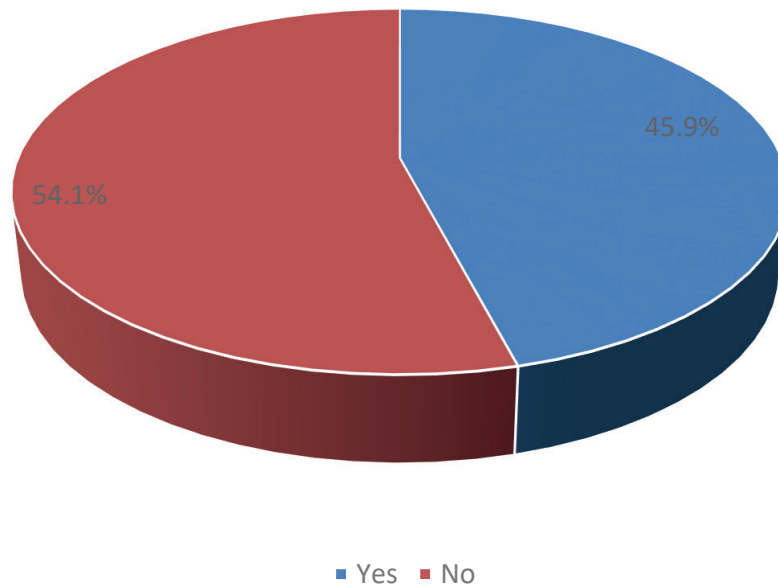
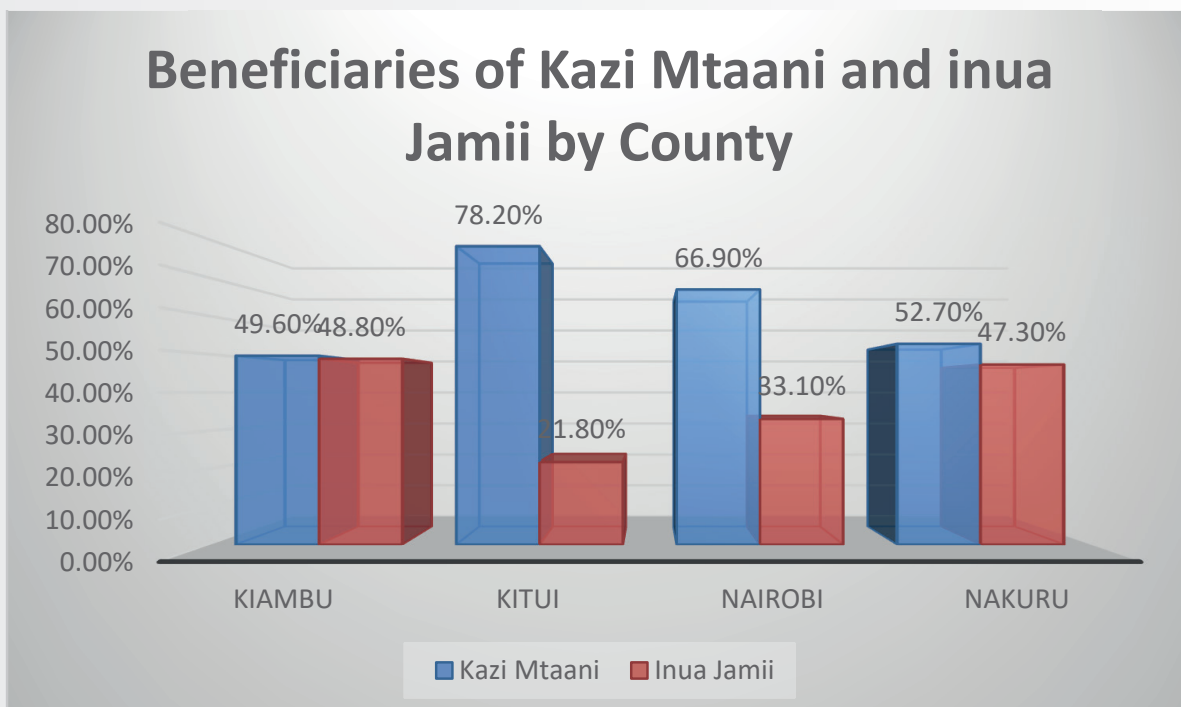


Figure 3.5.1: Beneficiaries of *Kazi Mtaani* and *Inua Jamii*

#### 3.5.2: Beneficiaries by County

Figure 3.5.2 below shows the percentage of the respondents who were beneficiaries of either *Kazi Mtaani* or *Inua Jamii* by county. The figure shows that most of the beneficiaries were *Kazi Mtaani* beneficiaries from each of the four counties with Kitui County having the highest number of beneficiaries at 78.2% followed by Nairobi County at 66.9%. On the other hand, Kiambu County had the highest number of *Inua Jamii* beneficiaries with 48.8%, followed by Nakuru County with 47.3%.



### 3.5.3 Beneficiaries by Age

Figure 3.5.3 shows the distribution of the two programs by age. Most of the *Kazi Mtaani* beneficiaries (88.7%) were youths aged 18-35 while most of the *Inua Jamii* beneficiaries (66.7%) were the elderly aged 60 and above years

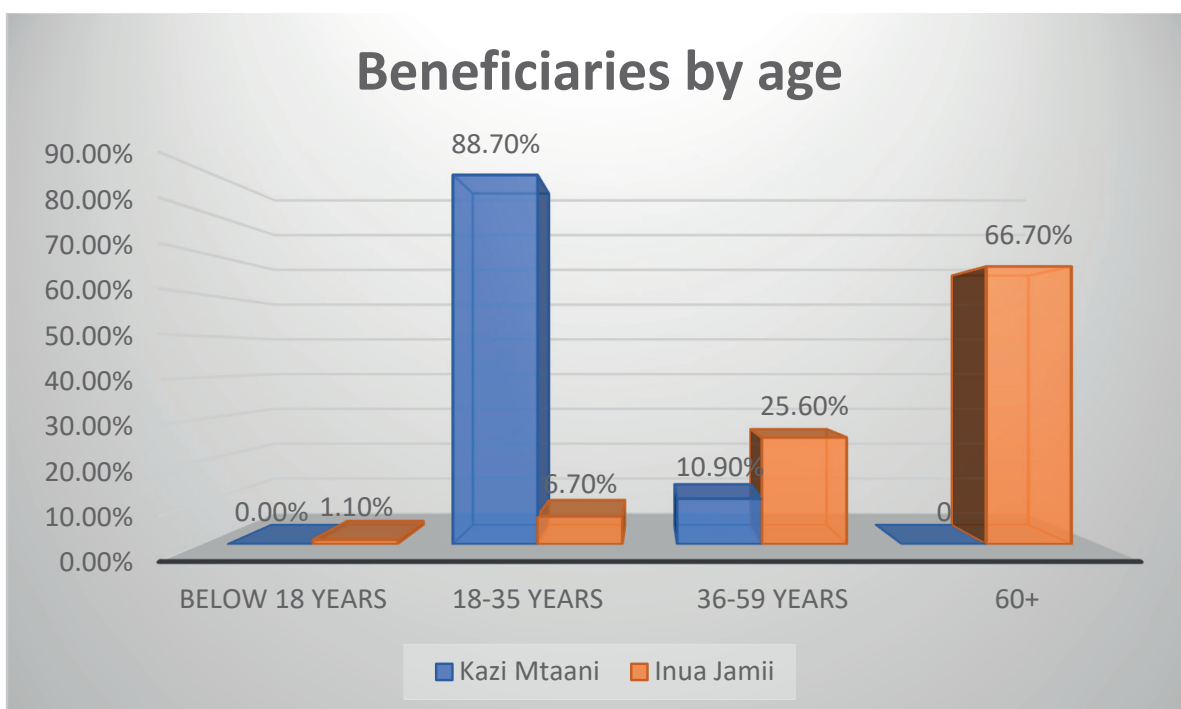


Figure 3.5.3: Beneficiaries of *Kazi Mtaani* and *Inua Jamii* by Age



### 3.5.4: Source of Information About the Stimulus Package

The beneficiaries were asked to name their sources of information about the *Kazi Mtaani* and *Inua Jamii* programs. The table shows that most of the beneficiaries learnt about the program from pamphlets from the implementing institution with 67.0% confirming this. Others, 59.8%, learnt about it from social media, 58.1% from advertisements and posters, 49.6% from the mainstream media, 43.3% from relatives and friends, 42.3% from their peers and 31.1% learnt about it from local authorities.

**Table 3.5.4: Source of Information About the Stimulus Package**

| Source of information                              | %    |
|--|------|
| Mainstream media (Radio, T.V, newspaper)           | 49.6 |
| Advertisements/posters                             | 58.1 |
| Peers  | 42.3 |
| Local Authority                                    | 31.1 |
| Relatives and friendly                             | 43.3 |
| Social media                                       | 59.8 |
| Information pamphlet from implementing institution | 67.0 |

### 3.5.5: Source of Information About Stimulus Package Convenience

The respondents were asked whether the source of information through which they learnt about the stimulus package was that they were beneficiaries and the results show that 94.3% said the source was convenient as illustrated in the pie chart below.

Percentage of the respondents who thought the source of information about the stimulus package was convenient.

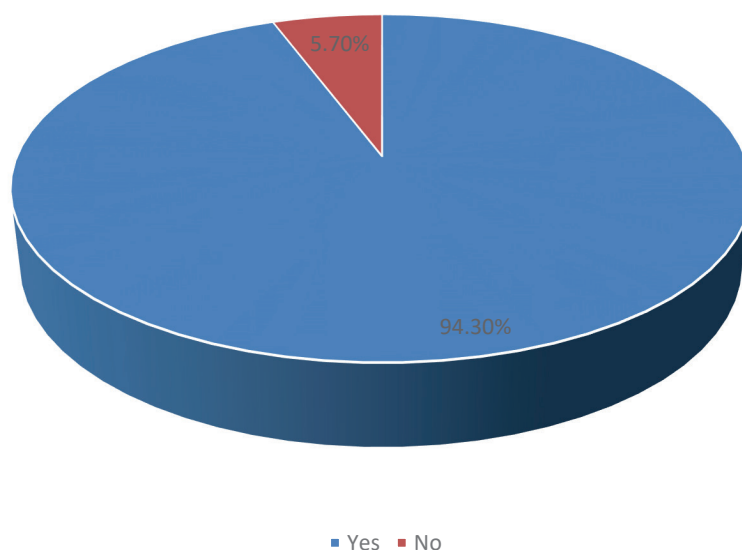


Figure 3.5.5: Source of Information About Stimulus Package Convenience



Those who felt that the source was not convenient were asked to explain and they noted that the information reached them late and those who got the information from the local authority noted that they were biased while passing on information.

### 3.5.6: Source of Information About Stimulus Package Convenience for the Respondent by County

More than 90% of the respondents from all the four counties reported that the source of information about the stimulus package was convenient.

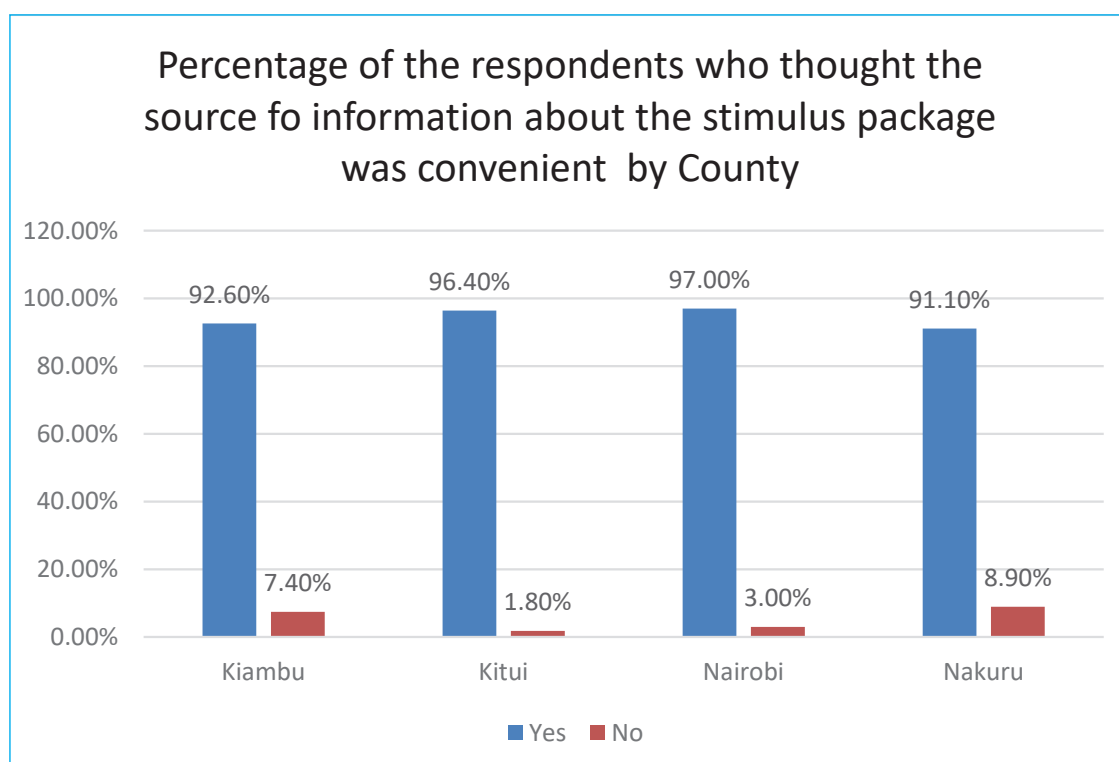


Figure 3.5.6: Source of Information About Stimulus Package Convenience for the Respondent by County

### 3.5.7: Source of information about Stimulus package convenience for the respondent by gender

The percentage of the respondents who thought the source of information about the stimulus was convenient for them by gender is presented in the figure below. The results in the figure show that about an equal proportion of men and women thought the source was convenient for them at 95.2% and 95.8% respectively.

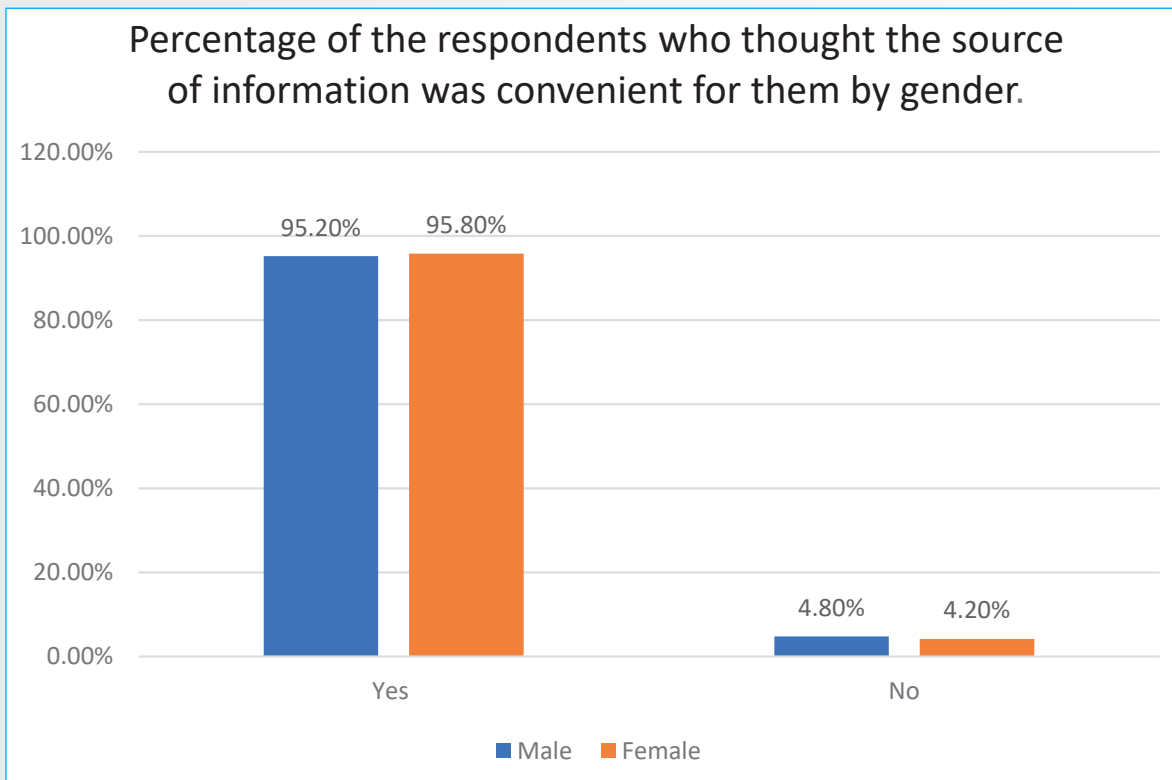


Figure 3.5.7: Source of Information About Stimulus Package Convenience for the Respondent by Gender

### 3.5.8: Source of Information About Stimulus Package Convenience for the Respondent by Age

The results for the source of information convenience by the age of the respondents show that the greatest percentage of the elderly reported that the source of information about the stimulus package was convenient for them (94.3%) as shown in Figure 3.5.8. About 67.5% of the youths also reported that the source of information about the stimulus package was convenient for them. Only the middle-aged respondents had a greater percentage of respondents reporting that the source was not convenient as compared to those who said the source was convenient for them at 53.5% and 46.5% respectively.

Only the middle-aged respondents had a greater percentage of respondents reporting that the source was not convenient as compared to those who said the source was convenient for them at 53.5% and 46.5% respectively.

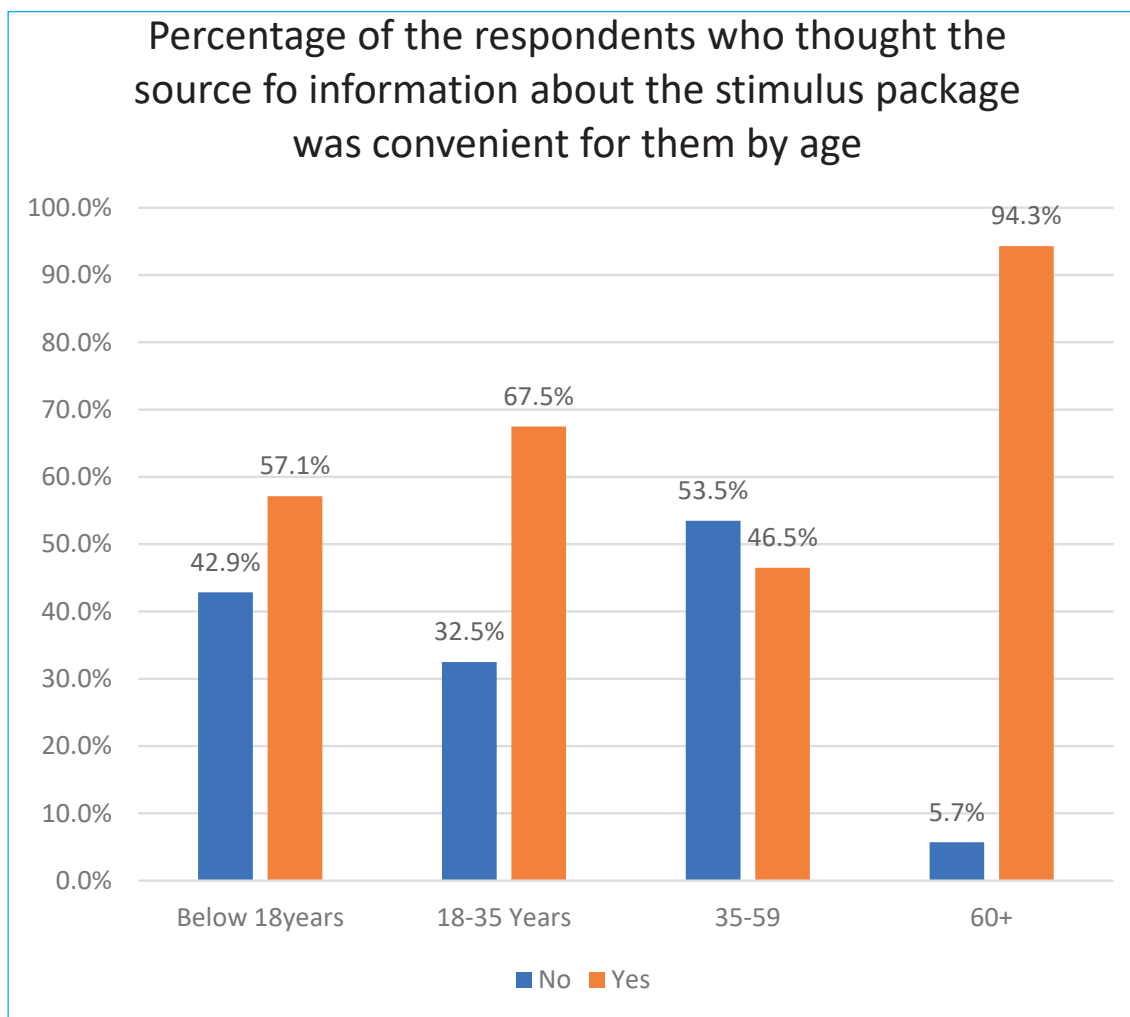


Figure 3.5.8: Source of Information About Stimulus Package Convenience for the Respondent by Age

### 3.5.9: How the beneficiaries were recruited into the programs

When the beneficiaries were asked to explain how they were selected for the program they highlighted the following:

- Some of the *Kazi Mtaani* beneficiaries had applied for the job through the ACC (Assistant County Commissioner) or the DCC (Deputy County Commissioner) and after that, shortlisting was done and they were among those selected. Others were recommended by the Nyumba Kumi leaders while others were recommended by the local authority i.e. their area chiefs and assistant chiefs.
- Some of the *Inua Jamii* beneficiaries on other hand noted that they were recruited through community policing whereby a baraza was organized and they were presented to the community for a recommendation. Others noted that they were automatically registered by their local authority due to their age while others noted that they were registered by Nyumba Kumi leaders.

### 3.5.10: Reasons Why the Beneficiaries Applied /Registered Into the *Kazi Mtaani/Inua Jamii* Programs

The beneficiaries were asked the reasons why they registered/applied to the program and the results were put in the table below. The table shows that 59.7% of the beneficiaries applied for the *Kazi Mtaani/Inua Jamii* because they were recent graduates, 29.8% applied because they were unemployed, 47.3% because they were elderly and they could not work, 60.8% said they applied because they were orphans, 57.8% because they were living with disability, 38.9% applied so that they could support their families while 59.5% said they did so because of peer pressure. Others 37.7% and 57.2% did so for income generation and to keep themselves busy respectively.

**Table 3.5.10: Reasons why the Beneficiaries applied/registered into the *Kazi Mtaani /Inua Jamii* programs**

| Reasons                 | %    |
|-------------------------|------|
| Recent graduate         | 59.7 |
| Unemployment            | 29.8 |
| Elderly and cannot work | 47.3 |
| Orphaned                | 60.8 |
| Living with disability  | 57.8 |
| Family support          | 38.9 |
| Peer pressure           | 59.5 |
| Income generation       | 37.7 |
| To keep myself busy     | 57.2 |

### 3.5.11: Whether there were any difficulties experienced during the program selection process

The researcher wanted to know whether the beneficiaries experienced any difficulties during the selection process and only 18.2% of the women beneficiaries of *Kazi Mtaani* and *Inua Jamii* said they experienced difficulties during the programme selection process as shown by the pie chart below.



**Percentage of the beneficiaries who experienced difficulties during selection process**

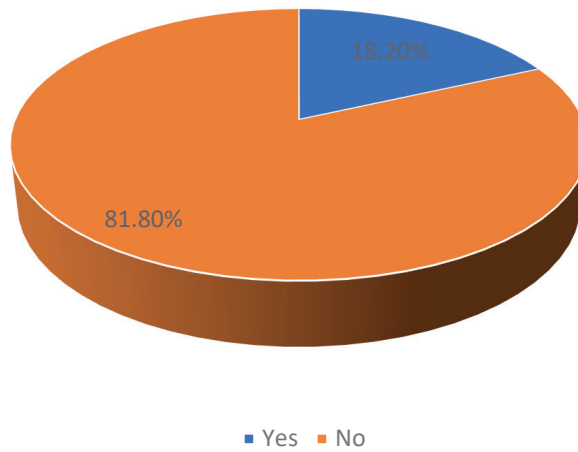


Figure 3.5.11: Percentage of the Beneficiaries who Experienced Difficulties During the Selection Process

**3.5.12: Existence of Difficulties During the Selection Process by Age**

The percentage of the respondents who said they experienced any difficulties during the selection process decreased with an increase in age as illustrated in the figure below.

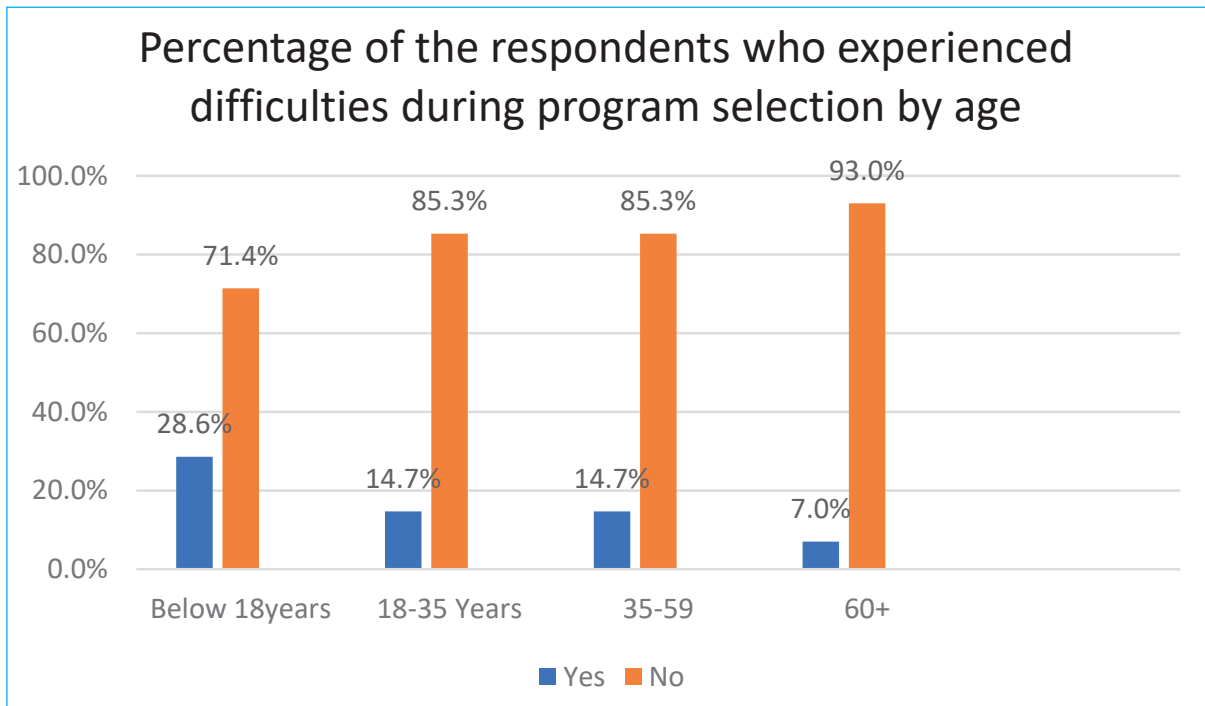


Figure 3.5.12 Existence of Difficulties During Selection Process by Age

### 3.5.13: Percentage of respondents who experienced difficulties during the program selection process by gender

The percentage of the respondents who experienced any difficulties during the selection process by gender shows that 85% of the male respondents and 88.7% of the female respondents said they did not experience any difficulties during the selection process as shown in the figure below.

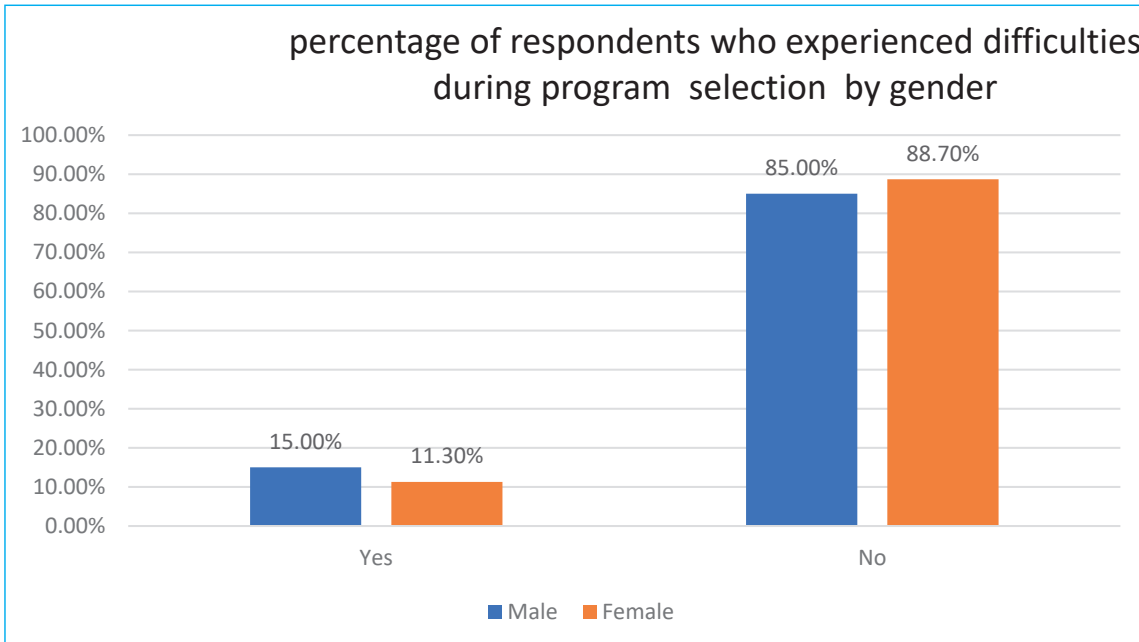


Figure 3.5.13: Percentage of respondents who experienced difficulties during the program selection process by gender

### 3.5.14: Difficulties Experienced

The researcher further asked the participants about the kind of difficulties they experienced those who said they did experience and the results were put in the figure below. The results in the figure show that 10.7% of the respondents said they had difficulties accessing the office of the chief, 9.8% said they did not understand the registration/application process and 7.5% said the registration/application process was long.

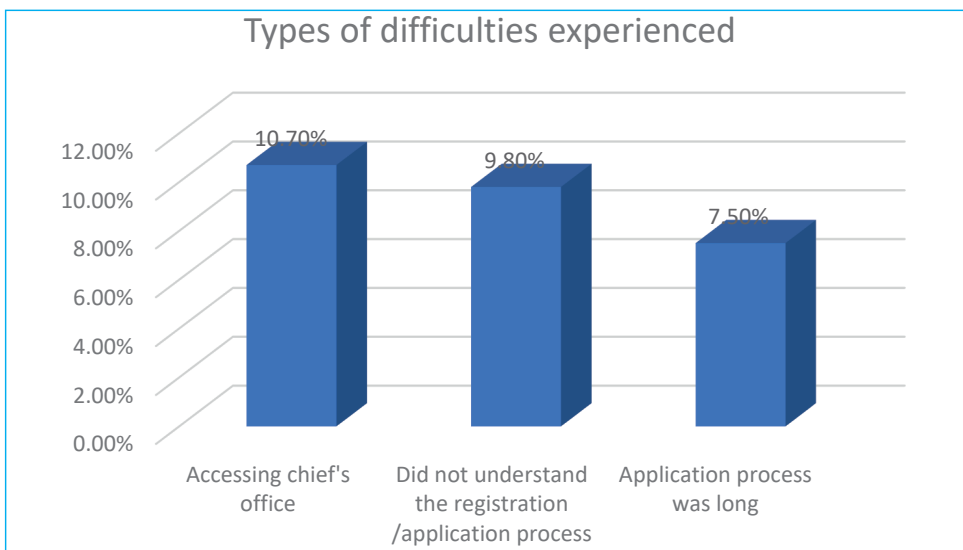


Figure 3.5.14 Kind of Difficulties Experienced



### 3.5.15: Satisfaction with the selection process

The beneficiaries were further asked whether they were satisfied with the selection process for the different programmes that they were beneficiaries and 88.8% said the process was satisfactory as shown by the pie chart below.

The percentage of the respondents who were satisfied with the selection criteria

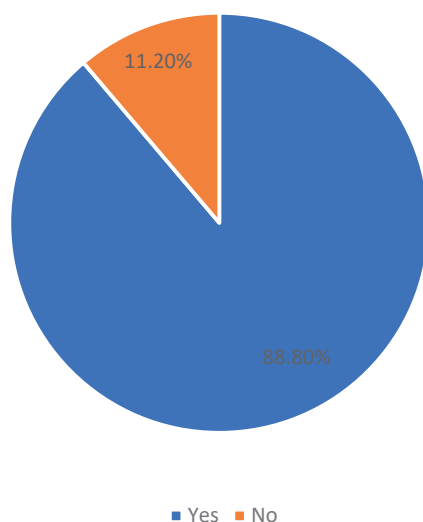


Figure : 3.5.15: Satisfaction with the selection process

The participants were asked to explain the reason for the answer they gave and those who affirmed that they were satisfied with the selection criteria noted that the *Inua Jamii* process is usually straight forward for the elderly because one is only required to have attained 70 and above years at the time of registration in order for him/her to qualify. As such, anyone who was 70 years and above was registered.

For *Kazi Mtaani*, the respondents noted that the process was fair and transparent and those who got the chance were the vulnerable youths. Others noted that the process was simple and it did not require a lot of documentation.

On the other hand, those who said they were not satisfied noted that the process was not transparent as the local authority were biased when selecting the beneficiaries. Others noted that the information was not well disseminated as some of them either got the information late or did not get it at all especially women. Others also said that the competition was too stiff because the slots were too few compared to the number of applications which rendered corruption in order for the beneficiaries to be recruited.

For the *Inua Jamii* programme, the participants said that the selection through community policing was tedious because of the long ques bearing in mind their age. For persons living with disability, they noted that there are a number of deserving cases that were left out in the *Inua Jamii* program while the *Kazi Mtaani* program did not consider persons living with disabilities.



### 3.5.16 Percentage of the respondents who were satisfied with the selection process by County

More than 90% of the respondents from almost all the counties where the study was conducted said they were satisfied with the selection process. However, in Kitui County, only about 51% of the respondents said they were satisfied.

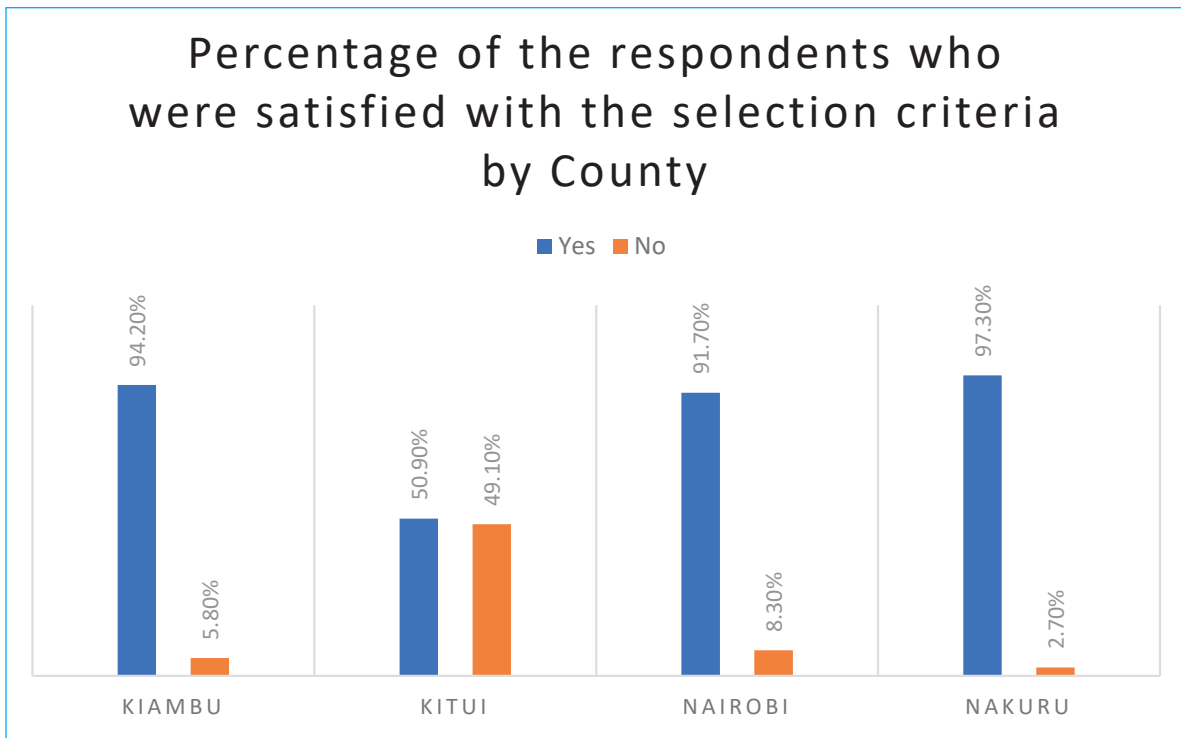


Figure 3.5.16 Percentage of the Respondents Who Were Satisfied with the Selection Process by County

### 3.5.17 Percentage of the respondents who were satisfied with the selection process by gender

The results for the percentage of the respondents who were satisfied with the selection process by gender show that more women (88.3%) than men (82.1%) reported that they were satisfied with the selection process.

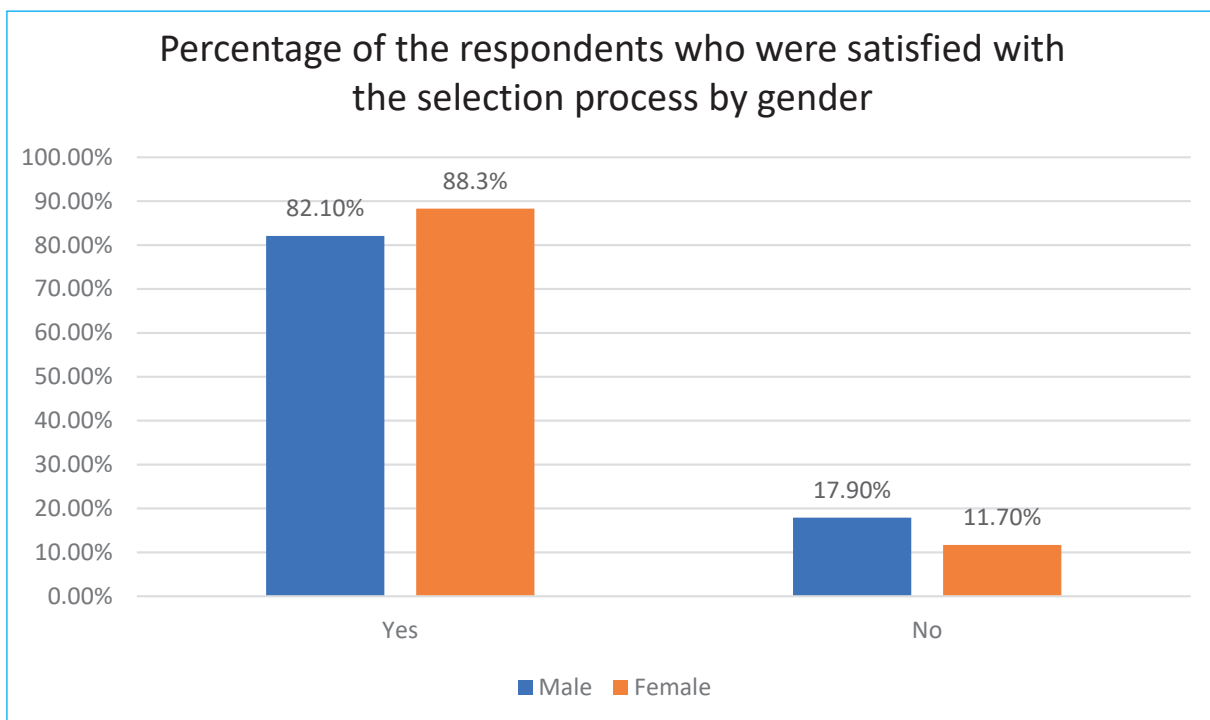


Figure 3.5.17 Percentage of the Respondents Who Were Satisfied with the Selection Process by Gender

## Kind of Work Done During Engagement in the *Kazi Mtaani* program

The respondents were further asked the kind of work they did during their engagement in the *Kazi Mtaani* program and 92.4% said they were engaged in street cleaning/access paths cleaning, 19.6% said they were engaged in fumigation and disinfection, 72.7% said they were engaged in garbage collection while 24.2% of them said they were supervisors and thus they were involved in supervising others.

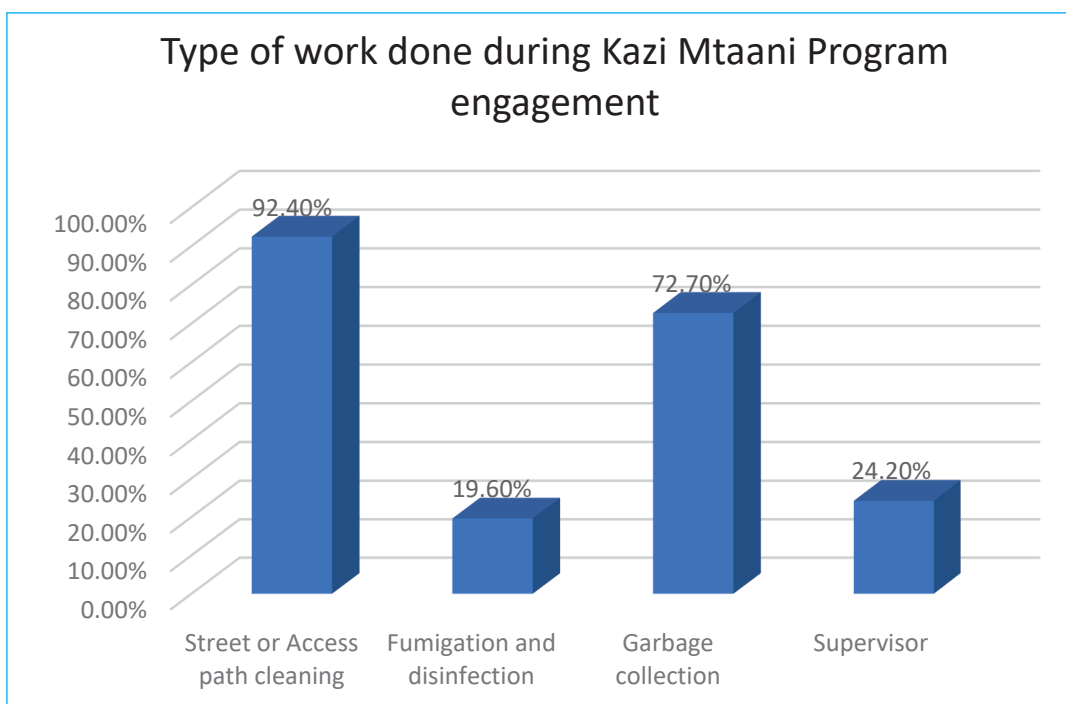


Figure 2.5.18 Kind of Work Done During Engagement in the *Kazi Mtaani* program

### 3.3.7 Reception of Payment from *Kazi Mtaani*

The researcher further wanted to establish whether the beneficiaries received any payment for the work done as *Kazi Mtaani* program workers. 99.3% of the *Kazi Mtaani* beneficiaries reported that they had received payment from the work done.

Reception of payment from work done during *Kazi Mtaani*

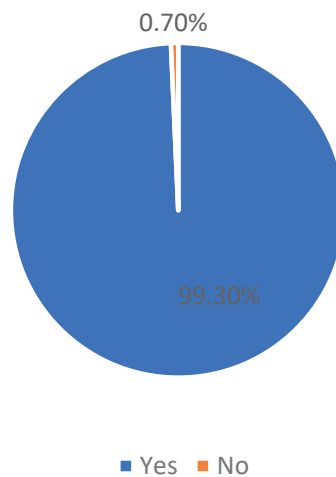


Figure 3.5.19 Reception of Payment from *Kazi Mtaani*

Those who felt that the programs did not benefit the targeted group were asked to explain the reasons behind their responses. They noted that not all eligible people are beneficiaries.

### 3.5.16 Reception of payment from *Kazi Mtaani* by County

The chart below shows the percentage of the *Kazi Mtaani* beneficiaries who had received payment for the work they did during their engagement in the program. The results in the chart show that all the beneficiaries from Kitui and Nairobi had received their payment while an equal proportion of 98.3% from Kiambu and Nakuru also said they had received their payment.

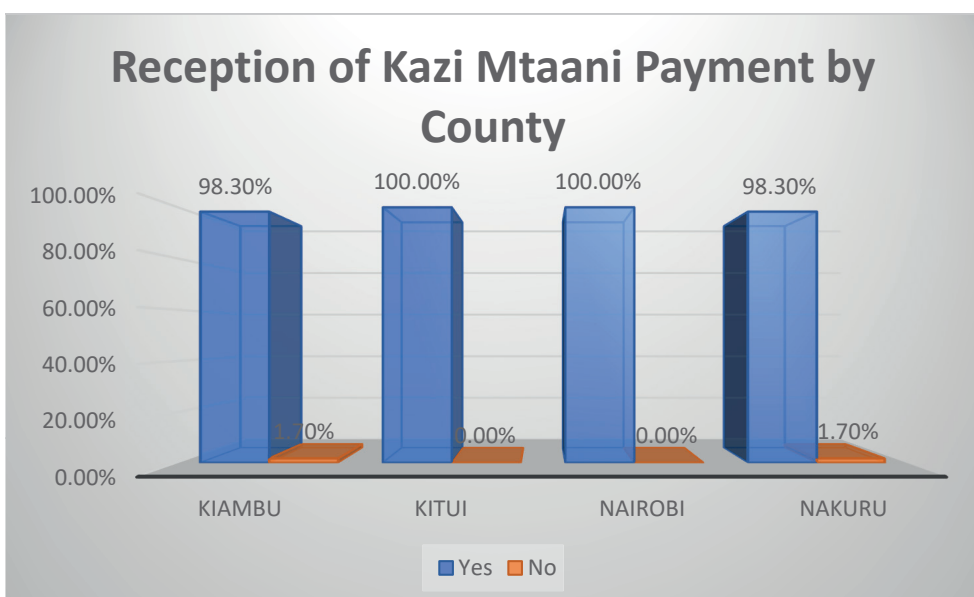


Figure 3.5.20 Reception of Payment from *Kazi Mtaani* by County



### **3.5.17: Whether Kazi Mtaani and the Inua Jamii programs benefited the targeted groups.**

On whether the programs benefit the intended target groups, the participants had this to say:

"According to me, Kazi Mtaani has helped me. I used to clean clothes for people but at least now I have a daycare am looking at young kids and that's where I got the capital. Kazi Mtaani helped us to like a brother and a sister. As you see us here now, we are brothers and sisters. There is a day I got sick and the Kazi Mtaani youths contributed to my hospital bills. I was subjected to a certain surgery and the Kazi Mtaani people paid all the bills. They also needed people to donate blood and the Kazi Mtaani people showed up. They wanted two pints. They had to donate three pints and they dint demand anything from me. They did it wholeheartedly, were it not for them I don't know what I would have done. Those people helped me. That is the much I can say about Kazi Mtaani." - Kazi Mtaani **beneficiary Nakuru**

"Daktari, I can also say that Kazi Mtaani has helped in terms of cleanliness. Before Kazi Mtaani, some covid people were...{inaudible} but due to cleanliness, I have noticed that most of the diseases are not existing anymore since they have collected all the litter that was just lying anyhow and taken to the dumping site by the municipality car. People were also advised to look for a place where they will be putting their litter and that it will be collected after every week. There are minimal chances of malaria infection since there is no mosquito bleeding anymore since the environment is clean"- **FGD Participant Nakuru**

"Hao wasichana walifurahi. Walifurahi sana. Waliweza kujilisha, wengine waliweza kupeleka watoto wao mashule wakati shule zilifunguliwa na wakanza tubiashara kidogo kidogo.(Those

*"Daktari, I can also say that Kazi Mtaani has helped in terms of cleanliness. Before Kazi Mtaani, some covid people were...{inaudible} but due to cleanliness, I have noticed that most of the diseases are not existing anymore since they have collected all the litter that was just lying anyhow*

girls were happy, they were very happy. They were able to feed themselves. Others were able to take their children to school when the schools reopened and they also started small businesses" - **KII Kitui**

The foregoing participants' experiences (qualitative data) corroborated the quantitative data. The respondents reported that the programs benefited the targeted groups with almost 97% of the respondents saying the programs did benefit the targeted groups as shown in the pie chart below.

Percentage of the respondents who think the program do benefit the beneficiaries

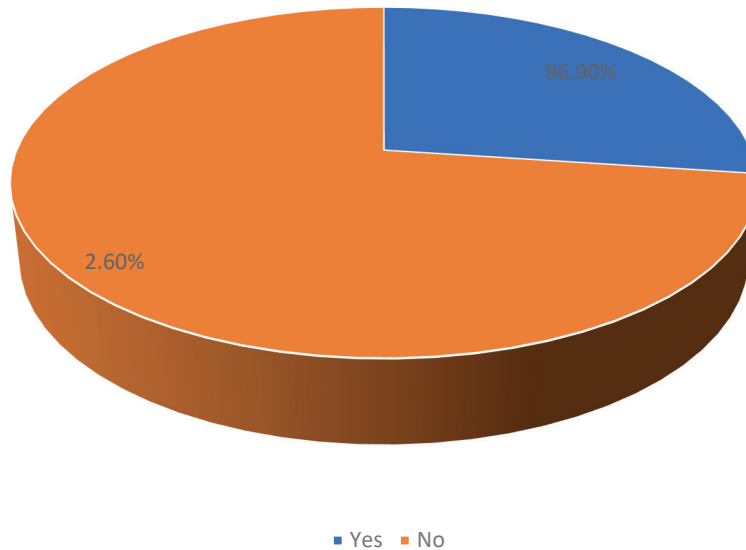


Figure 3.5.21: Percentage of respondents who thought Kazi Mtaani and Inua Jamii do benefit the targeted groups

The chart below shows the percentage of respondents who thought the two programs do benefit the targeted group by county. The results show more than 95% of the respondents reported that the programs do actually benefit the targeted group.

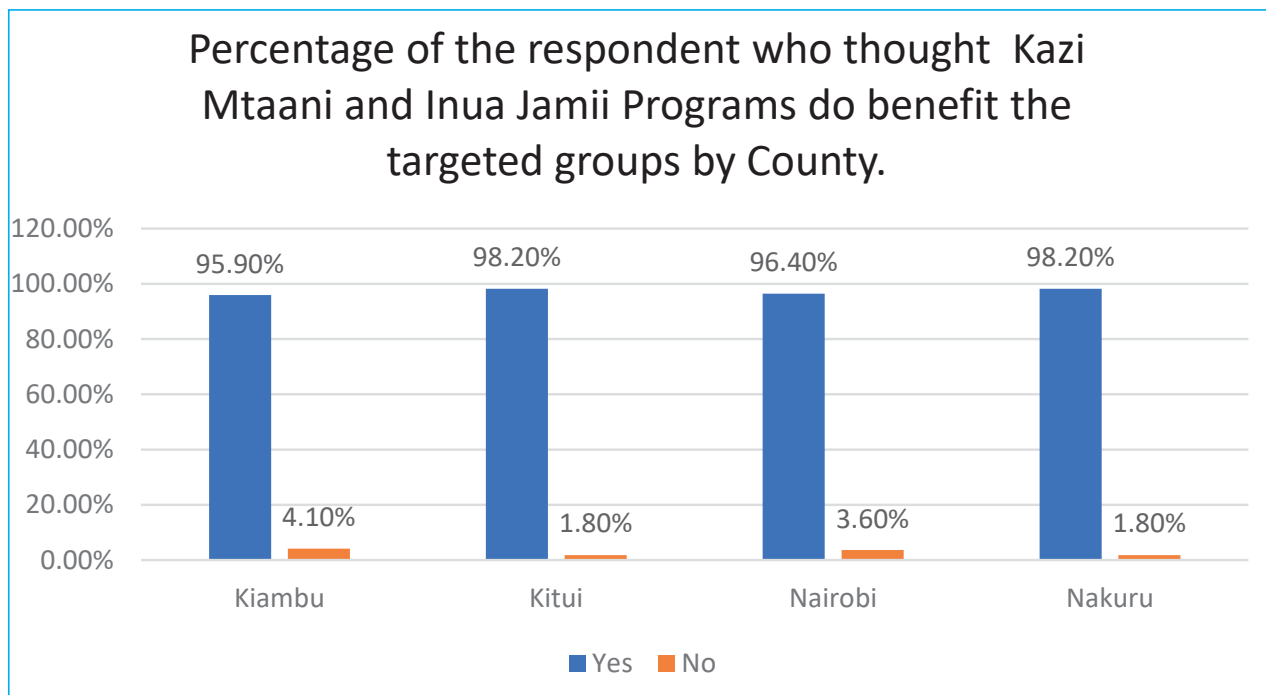


Figure 3.5.18: Percentage of respondents who thought Kazi Mtaani and Inua Jamii do benefit the targeted groups



### 3.5.19: Percentage of the Respondents Who Think the Programs Do Benefit the Targeted Groups by Gender

The results for the percentage of the respondents who think the *Kazi Mtaani* and *Inua Jamii* programs do benefit the targeted groups by gender shows that more male than females thought the programs are beneficial to the targeted groups with 79.2% and 65.1% respectively as shown in the figure below.

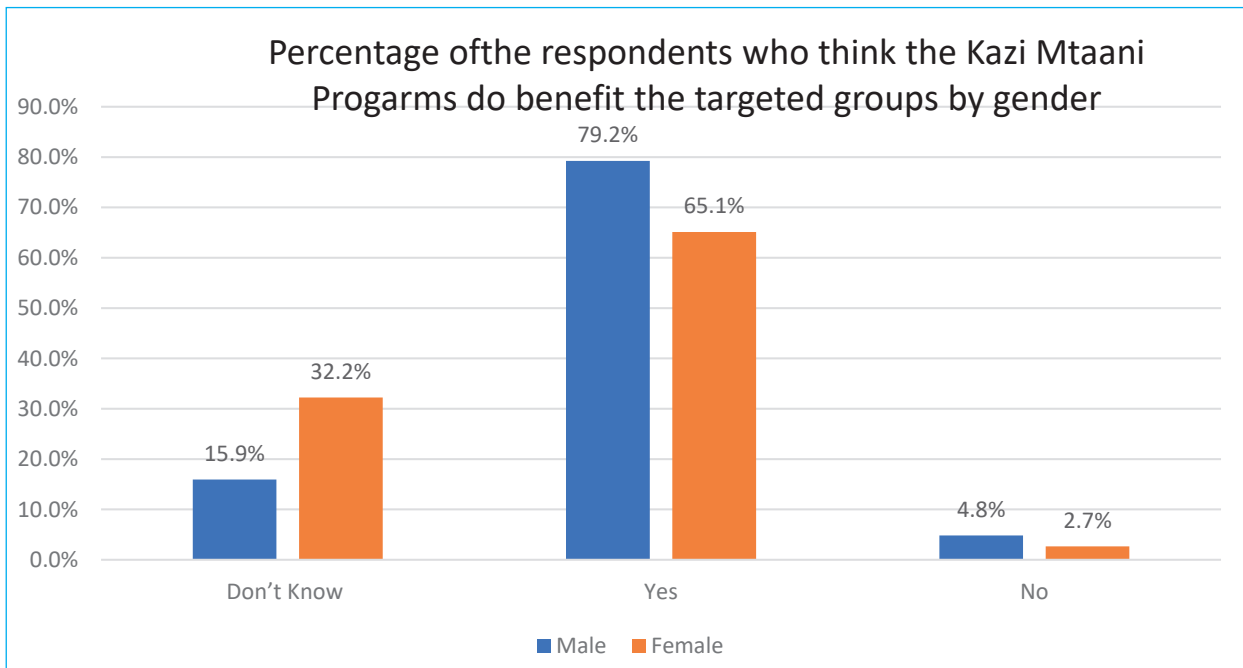


Figure 3.5.22 Percentage of the Respondents Who Think the Programs Do Benefit the Targeted Groups by Gender

### 3.5.20: Percentage of the respondents who think the programs do benefit the targeted groups by age

The results showed that most of the respondents across the ages reported that the programs benefitted the targeted groups. However, the elderly had the greatest percentage of those who affirmed this at 91.4% followed by those who were between ages 18 and 35 at 73.5%, followed by those who were aged between years with 71.4%. The middle-aged (36-59) respondents had an almost equal proportion of those who said yes and no at 48.1% and 48.4% respectively.

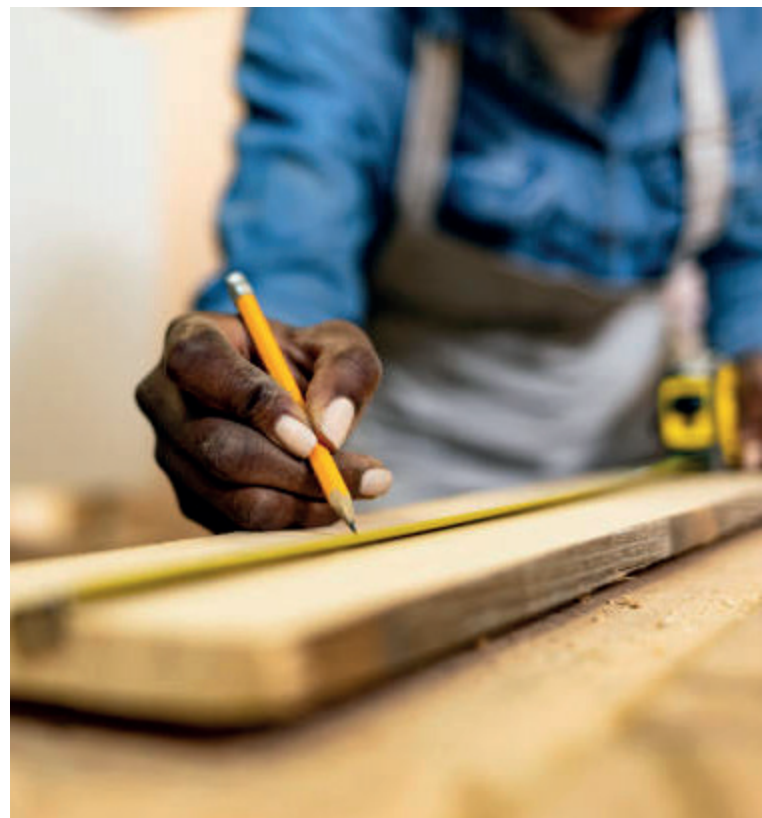


Image:www.pexels.com

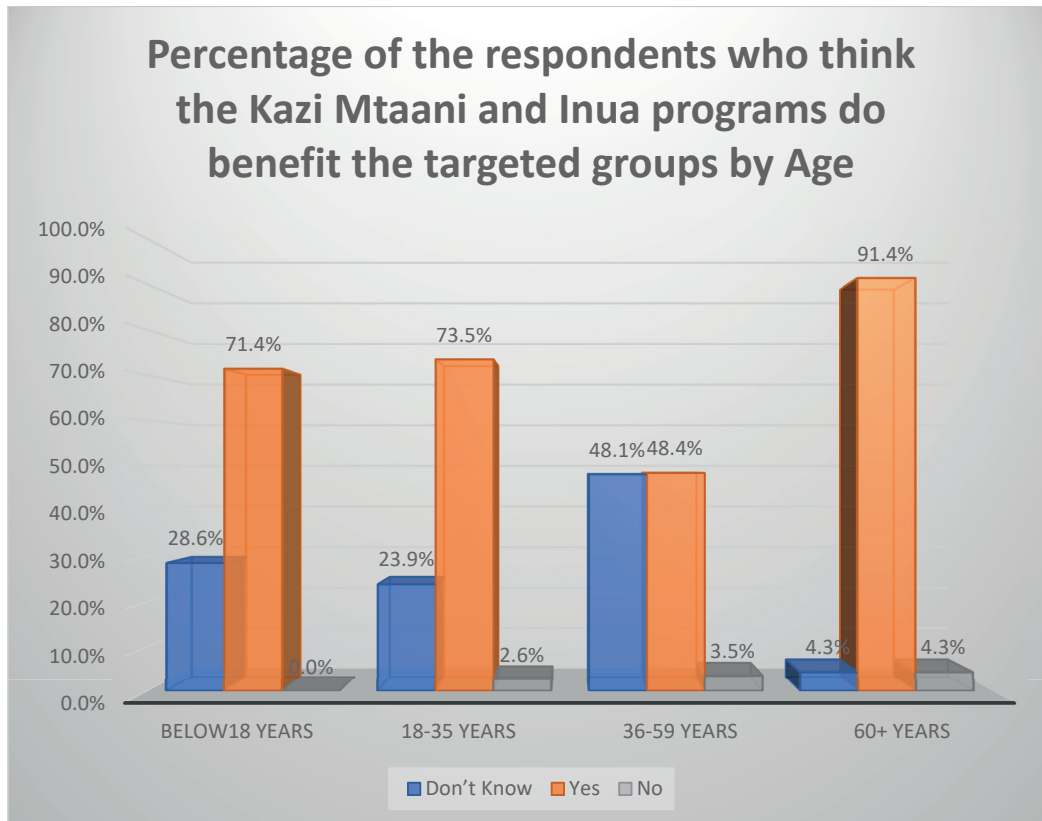


Figure 3.5.23: Percentage of the respondents who think the programs do benefit the targeted groups by age

### 3.5.21: Recommendation for effective targeting and identification of the beneficiaries in future.

The respondents were asked to proffer recommendations for effective targeting and identification for future programming. Their responses were summed up as follows:

- i. That the *Kazi Mtaani* application period should be extended to enable all interested youths to apply.
- ii. The application process for *Kazi Mtaani* should have an online component to save the youths the burden of travelling to drop the applications
- iii. The advertisement should be made in the media to cover a wider geographical area and a bigger audience.
- iv. The local authorities can help in information sharing with the target groups since they are in touch with the locals and they know everyone in their locality.
- v. The *Inua Jamii* system should be reviewed regularly to expunge the names of those who have died and include those who will have attained the target age of 70 over time.
- vi. The selection process should be made more transparent.



## 3.6: IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES

### 3.6.1: How the Beneficiaries used the proceeds from Kazi Mtaani/Inua Jamii Cash Transfer

The study sought to establish how the beneficiaries used the proceeds that they got from cash transfers. Results show that most of the beneficiaries used the proceeds to buy food (89.5%); 67.4% used it for farming; 42.2% used it for rent; 27.6% used it to cater for their medical bills; while 23.6% used it to pay school fees.

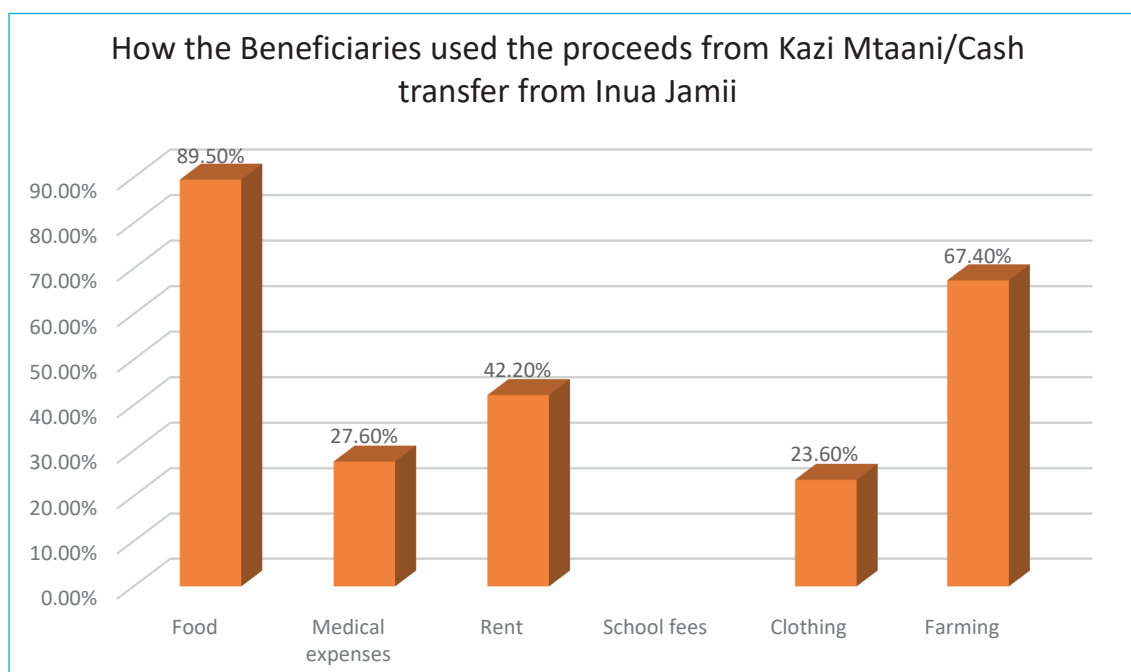


Figure 3.6.1: How the Beneficiaries used the proceeds from Kazi Mtaani/Inua Jamii Cash Transfer

### 3.6.2: How the beneficiaries used the proceeds by age

The study also sought to establish the relationship between age and how the beneficiaries spent their proceeds/cash transfers. The results are presented in the table below:

Most of the beneficiaries between 18-35 years used their cash transfer to buy food to cater for medical expenses and to pay school fees with 100.0% and 66.7% respectively. Most of the beneficiaries who were 36-59 years said they spent their proceeds/cash transfer on food, clothing, and farming with 82.2% and 81.6% respectively. The elderlies (60+ on the other hand, the greatest proportion said that they used the cash transfer to buy food and Clothing with 97.5% and 95.9% respectively. Another greater proportion of 73.6% said they used their proceeds to pay school fees and for farming while more than half of the elderlies also noted that they used their cash transfer to cater for medical expenses.



**Table 3.6.2: How the beneficiaries used their proceeds by Age.**

| AGE           | Food   | Medical expenses | Rent  | School fees | Clothing | Farming |
|---------------|--------|------------------|-------|-------------|----------|---------|
| Below 18years | 100.0% | 66.7%            | 0.0%  | 66.7%       | 33.7%    | 0.0%    |
| 18-35 Years   | 86.6%  | 16.3%            | 56.0% | 70.4%       | 60.7%    | 38.9%   |
| 36-59 Years   | 88.2%  | 26.3%            | 38.2% | 4.5%        | 81.6%    | 81.6%   |
| 60+ Years     | 97.5%  | 51.2%            | 15.7% | 73.6%       | 95.9%    | 73.6%   |

### 3.6.3: How the beneficiaries used their proceeds by gender

The study also sought to find out the relationship between gender and the use of the proceeds. The findings show that it is only the proportion of women who used their proceeds to buy food that was greater than that of men with 89.7% and 89.6% respectively. In all the other ways in which the beneficiaries spent their proceeds/cash transfers, the proportion of men was greater than that of women.

**Table 3.6.3: How the beneficiaries used their proceeds by Gender**

| Gender | Food  | Medical expenses | Rent  | School fees | Clothing | Farming |
|--------|-------|------------------|-------|-------------|----------|---------|
| Men    | 89.6% | 16.3%            | 62.3% | 70.4%       | 73.6%    | 93.4%   |
| Women  | 89.7% | 26.3%            | 56.1% | 4.5%        | 65.5%    | 92%     |

### 3.6.4: Whether the money received from *Kazi Mtaani*/Cash transfer is enough

The beneficiaries were asked whether the money they receive from the programs is enough to cater for their needs/expenses and only 36.5% of them said it is enough while the rest 63.4% said it is not enough as shown on the chart below.

Whether the money received by the beneficiaries is enough to cater for their needs

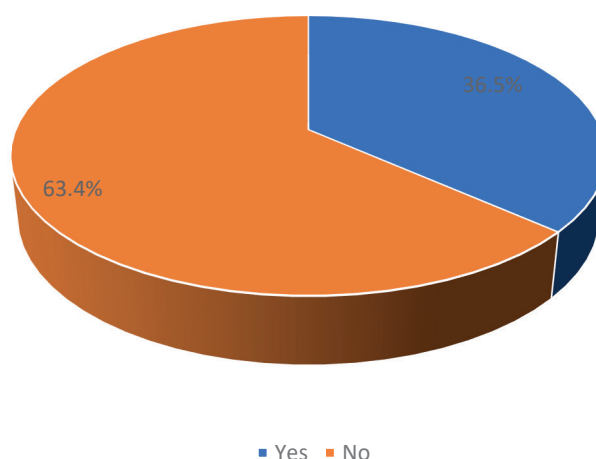


Figure 3.6.4: Whether the money received from *Kazi Mtaani*/Cash transfer is enough



- i. Those who said it is not enough noted that they had more expenses than the money received.
- ii. Delayed and inconsistent disbursement of the cash transfer makes the beneficiaries run into debts, and thus, by the time they receive it, they use virtually every penny in settling those debts.
- iii. The cost of living is high and thus the money cannot be sufficient to bear the high cost of basic commodities.
- iv. Some of them said they had many dependants and thus the money can't be enough to cater for all their needs.

### 3.6.5 Whether the money received by the beneficiaries is enough to cater for their needs by gender

The chart below shows the percentage of beneficiaries who thought the money received is enough by gender. The chart shows that a greater percentage of women 38.2% than men (31.1%) thought the money was enough.

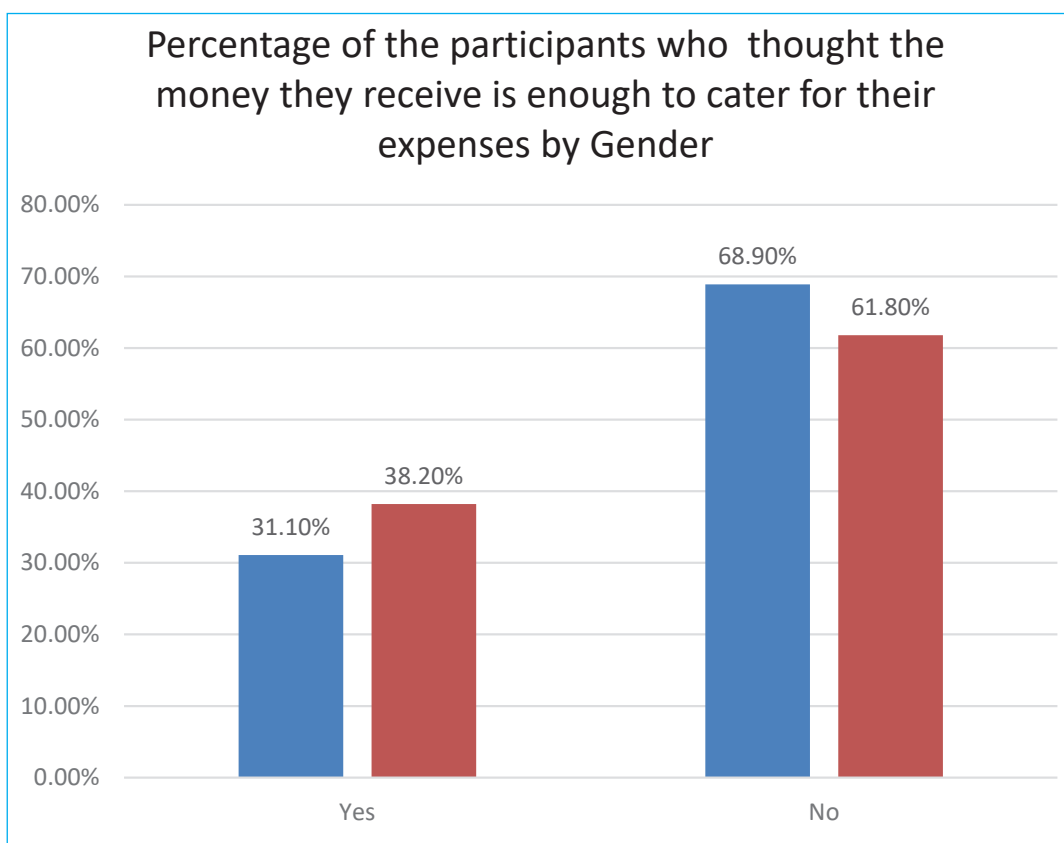


Figure 3.6.5: Whether the money received by the beneficiaries is enough to cater for their needs by gender

### 3.6.6: Whether the money received from the programs is enough to cater for beneficiaries' needs by marital status

The study also sought to establish the relationship between marital status and the percentage of the beneficiaries who said the money received is enough. The chart shows that the beneficiaries who were married had the highest proportion of those who said the money is enough with 41.6% followed by those who are separated /divorced at 36.8% while those who are single with 35.4% respectively. Those who are widowed had the smallest proportion of those who said the money received is enough with 28.6%.

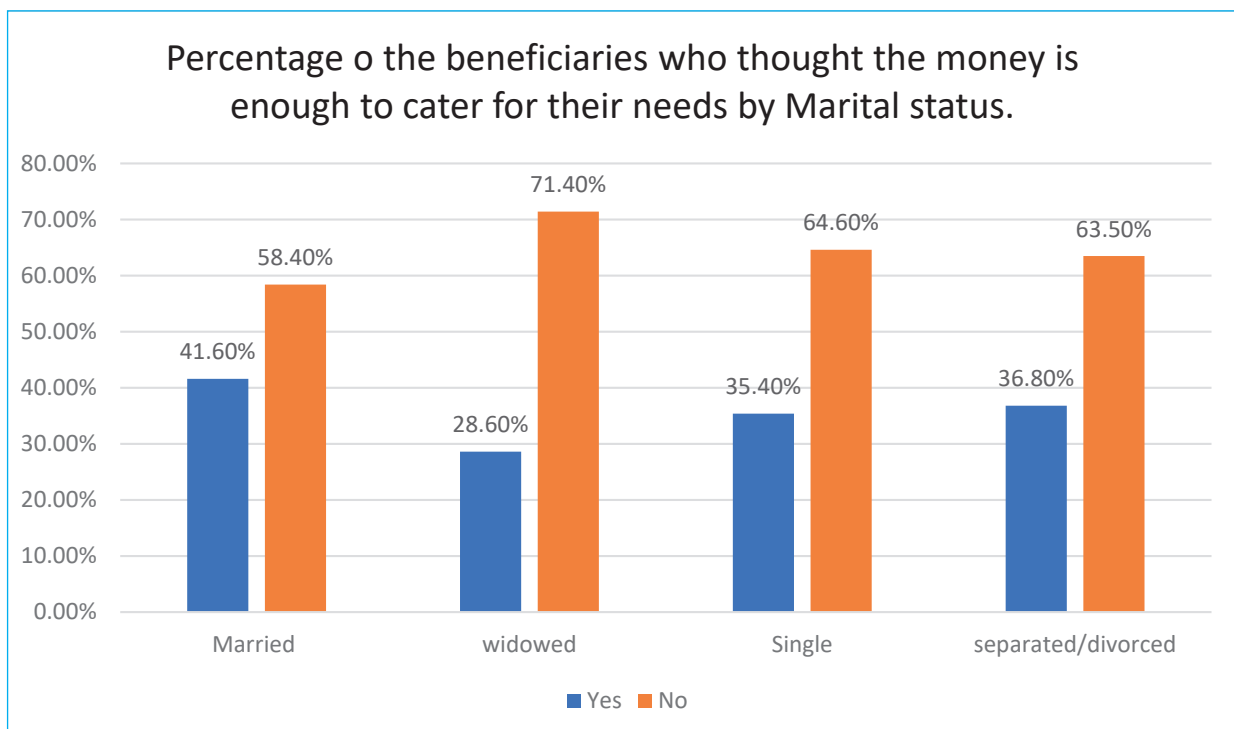


Figure 3.6.6: Whether the money received from the programs is enough to cater for beneficiaries' needs by marital status

### 3.6.7 How the money impacted the beneficiaries' life, especially during the COVID-19 pandemic period

The beneficiaries were asked to explain how the money had impacted their life, especially during COVID-19. Their responses are summarized below:

1. The money helped them meet their daily basic needs such as food during the pandemic
2. They used the money to pay rent.
3. They were able to make savings from the money they were getting.
4. Some of them noted that they were able to pay school fees for their children.
5. The money helped them support their families during the pandemic.
6. Some noted that they were able to start businesses from the savings they made from *Kazi Mtaani*.
7. They noted that the money had helped them to settle household bills and to cater for medical expenses for those who had been ailing.
8. Others noted that the money has been an additional income for them.



### 3.7: Sharing of information about the program with their peers

When they were asked whether they shared the information about the program (*Kazi Mtaani/Inua Jamii*) with their peers and 73.6% of them said they did so as shown on the pie chart below.

Percentage of the beneficiaries who shared information about the stimulus package with their peers

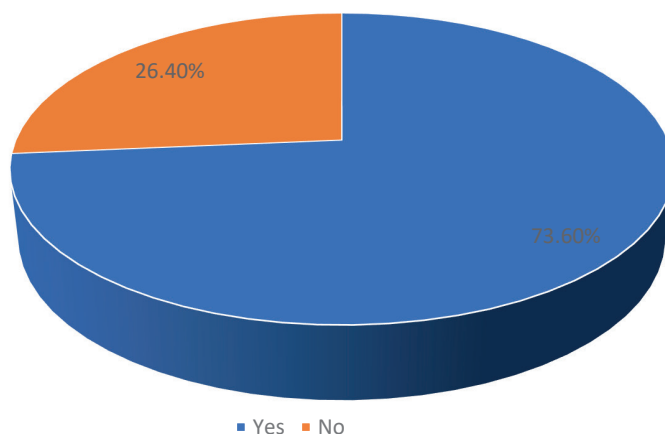
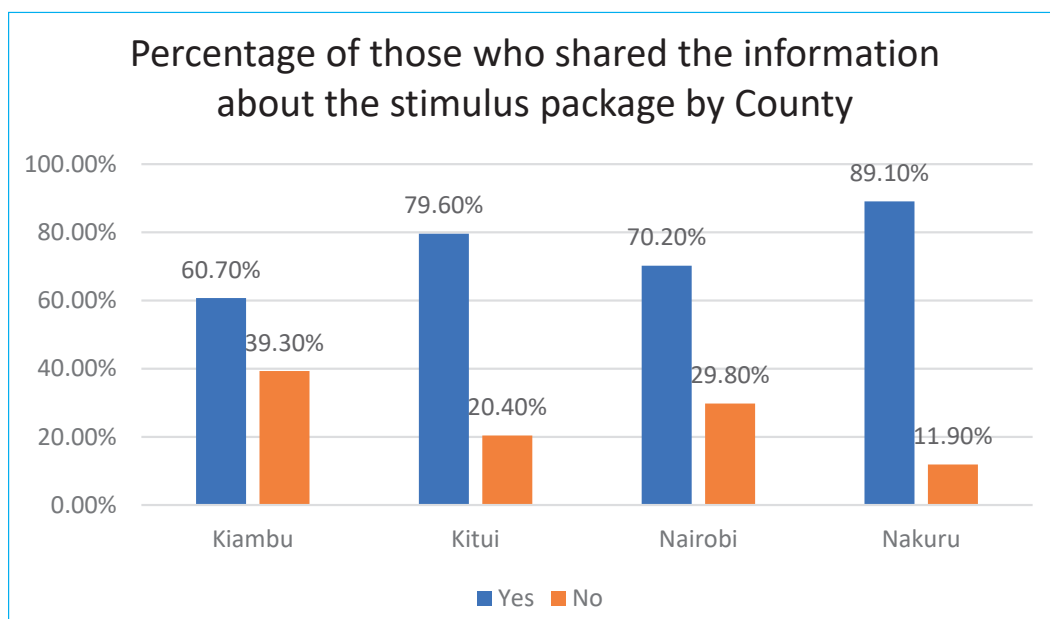


Figure 3.7.1 Percentage of the beneficiaries who shared the information about the stimulus package with their peers.

#### 3.7.2: Sharing of information about the program with their peers by County

The results for the percentage of the beneficiaries who shared information about the stimulus package by county are presented in the chart below. Beneficiaries from Nakuru County had the highest proportion of those who shared the information with 89.1%, followed by beneficiaries from Kitui County with 79.6%, Nairobi County with 70.20% while Kiambu County had the lowest proportion with 60.70 % of the beneficiaries who shared the information with their peers.



3.7.2: Sharing of information about the program with their peers by county

## 4.0 PRESENTATION OF KEY FINDINGS FROM QUALITATIVE DATA

### 4.1 IMPACT OF COVID-19 PANDEMIC ON WOMEN'S EMPLOYMENT

#### 4.1.1: Effect of COVID-19 on Women's Employment

The researcher wanted to know whether COVID-19 had an impact on women's employment. Respondents noted that indeed the pandemic had an effect on women's employment and outlined the following as some of the impacts it had:

Most of the women closed their businesses while those who were working in formal employment were laid off forcing them to stay at home. Others were forced to work fewer days:

*By then before Covid I used to be an ECD teacher (Early Childhood Education) teacher but due to Covid I had close down, things did not go very well, I was pushed to the corner, na sikuwa na alternative, I had to surrender - FGD participant Nairobi.*

*I had a tender with a nearby school before all these issues involving schools closing among other issues. Again the emergence of Corona Virus led to the end of the tender since the schools were closed for the whole of last year. When the schools opened again, I was not able to carry on with the tender because I realized that the school, I was supplying had some challenges, so I decided to let them buy the milk whenever they needed it - KII Nairobi.*

For women who were working in formal employment, their salaries were reduced by a certain percentage while others did not get their pay at all during the entire COVID-19 lockdown period. This is the case with those who were working in private schools and the hospitality industry. Also, the inter-counties lockdown affected the movement of goods from one county to another resulting in hiking of prices and a reduction in the supply of goods that were coming from the other counties forcing the women who engaged in such businesses to close their businesses and those who persisted experienced low turnovers.



Image:www.pexels.com

...women that had borrowed loans were unable to repay leading to defaults which in turn led to some of the women being listed in the Credit Reference Bureau (CRB).



In addition, women who were working as domestic workers were affected because people were working from their homes and thus, they could manage the domestic work/chores by themselves thus making those who worked as domestic workers lose their jobs. They also added that due to low turnover rates and reduced salaries, women's purchasing power was reduced making them work on a constrained budget.

They further said that those women that had borrowed loans were unable to repay leading to defaults which in turn led to some of the women being listed in the Credit Reference Bureau (CRB). They, therefore, could no longer borrow more money to expand their businesses. The cessation of movement and ban of social gatherings also affected women's social life because they could not meet for their social group meetings making socializing difficult. Chamas were affected too because some could not keep up with the payments. And because of the spread of the virus, women became fearful and could not visit each other or engage in communal activities to help each other as they used to do before.

#### **4.1.2: Whether the COVID-19 Pandemic had increased women's workload**

The study also sought to establish whether the COVID-19 pandemic had increased women's workload. Most of the respondents noted that it had increased the workload. Some of the reasons are highlighted below:

To start with, the burden of childcare on women increased the costs at the household level because schools were closed. For those who had their children living in the urban areas, these children moved back to the villages adding to these women's child care burden.

Secondly, those without internet and digital access suffered greatly when learning moved to online platforms because not everyone had a smartphone or computer or access to the internet. This was an added responsibility for women because they had to acquire smartphones/computers and ensure that their children had access to the internet. Women also had to supervise their children as they learnt online to ensure that they attended those classes.

In addition, due to the school closures, the level of immorality among the school-going children increased which in turn led to an increase in early pregnancies among the girls. These girls dropped out of school and since they are too young to take up the motherhood responsibilities, their mothers had to take up this responsibility which in turn increased their childcare burden

Lastly, they noted that due to the disruption of school learning, most women were unable to plan for payment of school fees forcing some children to drop out of school while others were transferred from boarding schools to day schools. This in turn increased their workload since they had to take up the roles taken by teachers of looking after their children who are no longer going to school and for those who were transferred from boarding schools, their mothers had to assume the role of ensuring that they do their homework as well as going to school on time.

Regarding whether the respondents had received any economic stimulus package from the government, only a few noted that had received it citing a gap in accessing information

about the availability of stimulus package, corruption and lack of accountability and transparency by chiefs and Nyumba Kumi leaders in registering and distributing the stimulus packages that were available:

Interviewer: *So in terms of the government assistance, the government packages and all that, are people aware in the community?*

Interviewee: *There is very little awareness like I told you people... and because of the pandemic and the pandemic has persisted. When people get that information and they hold it.... and they will just call you aside, if they know you, they might tell you to go to that room, there are some guys who are doing registration of names and you go there and you are like haiya I didn't know about this and it is just happening around your community. So that information doesn't go down. It comes to people, they hold it and they spread it only to their networks - KII Nairobi County.*

So, the available stimulus packages only ended up with a few who are close to them and their relatives leaving out needy people who deserved to receive. Some of the women abstained from providing their details as there were cases of fraud where women's details were fraudulently used to borrow mobile loans by unknown individuals without their knowledge. In addition, some of the elderly who had started receiving cash transfers were left out during the transition from analogue to the digital system. Therefore, they no longer received the money and follow-ups have been futile.

### 4.1.3 Opportunities for women in formal and informal employment during the COVID-19 pandemic

Despite the challenges women faced and the burden that came along with the effects of COVID-19 on women's employment, some

women saw opportunities and they took advantage of them as outlined below:

- i. The transition of some types of businesses when their businesses were affected by the COVID-19 pandemic.
- ii. Women came together in order to have better access to funds, trainings and other initiatives.
- iii. Women learnt new skills to adapt to the changing times.
- iv. Women embraced online platforms to build their networks and businesses
- v. Creativity and critical thinking skills were put to the test to come up with ways to cope with pandemic-related disruptions.
- vi. The introduction of the *Kazi Mtaani* program provided women with a business opportunity to sell food to the workforce.
- vii. Those who were engaged in *Kazi Mtaani* were able to save and they later opened businesses.
- viii. The introduction of *Kazi Mtaani* brought the women youths together who formed social welfare groups which helped them access credit to boost their businesses.
- ix. Women were able to shift their mindset to other ventures. For example, they engaged in door-to-door hawking of products such as vegetables, clothes etc.
- x. Some women used their talents to make money through knitting, bead-making, making washing detergents, and making sanitisers and masks for sale.

### 4.1.4 Coping Strategies for Women in Formal and Informal Employment During the COVID-19 Pandemic

To deal with the challenges that women faced and to overcome the burden that came along with the COVID-19 pandemic, women came up with coping strategies as outlined below:

- i. Relocating their children to the rural



areas because the cost of living is not as high as in the city.

- ii. Trying out different business ventures other than the ones that they were used to and even those who were in formal employment and had lost their jobs also ventured into business opportunities to help cope with the situation.
- iii. Venturing out and offering home keeping services for those that lost their businesses when the pandemic hit e.g washing clothes
- iv. Embracing technology and using online platforms to market their goods and services
- v. Supporting each other in any way they can - financially, sharing of food items, childcare and even work opportunities
- vi. Different kinds of initiatives helped women cope; NGOs, CBOs and CSCOs; Support circles, international organizations that provided food, churches and religious groups such as small Christian communities/zones; Individuals were also supported through food and kind.
- vii. Women went out of their way to look for alternative sources of livelihood. Some hawked masks, and foodstuffs while others started online marketing as well as farming to ensure food security.
- viii. Women had to cut down costs at the household level to only the basics.

#### **4.1.5 Women's Access to Government Economic Stimulus Packages during the COVID-19 Pandemic and other Packages**

The following were the government economic stimulus and other packages that women accessed during the COVID-19 Pandemic:

- i. Some of the women benefited from the *Kazi Mtaani* initiative because they were recruited into the program.
- ii. "Help your Neighbor" slogan had neighbors help those who were in need.
- iii. Religious groups also had their own initiatives. They gave out food to the elderly, orphans, and PWDs; supported health workers.
- iv. In Kiambu County, the County supported women's groups through the Village Based Advisors (VBA) program where 90% of the leadership positions are occupied by women. In collaboration with Kenchic, the county distributed 10,000 chicks to women groups. The program has also seen women benefit through the distribution of seeds and fertilizers.
- v. Still, in Kiambu County, domestic workers, needy mothers and elderly women benefited from the KEPSA Foundation foodstuffs distribution program. The '1000 Widows - Come Together Widows Organization' benefited from the initiative as well, with food and sanitisers being distributed.

## **4.2 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES**

To start with, a number of the respondents confirmed that some youths and the elderly had actually benefited from *Kazi Mtaani* program and *Inua Jamii* program respectively. They also reported that the beneficiaries were selected through the office of the chief and the Nyumba Kumi leaders who identified the needy youths for *Kazi Mtaani* and the elderly above 70 years for *Inua Jamii* programme. The Nyumba Kumi leaders were also used by other non-government



actors who gave other stimulus packages during the pandemic to identify vulnerable groups. They further added that there was no stringent qualification for one to qualify in the *Kazi Mtaani* program - one only needed to have an identity card and a mobile phone.

In terms of the beneficiaries' age, the key informants noted that most of the beneficiaries of the *Kazi Mtaani* were youths aged between 18 and 35 years since the program targeted the youths. However, women who were considered vulnerable even though they were over 35 years were also included especially the young mothers. The *Inua Jamii* beneficiaries were reported to be generally older persons (above 70 years). However, for cash transfers for people living with severe disabilities, the beneficiaries were reported to be of cross-cutting ages i.e. one could be young, youth, older or an elderly person provided they had a severe disability.

#### 4.2.2 : Reliability of the Sources of information about Stimulus Package

From the qualitative data, the respondents also had mixed reactions. Some of the respondents felt that the sources were reliable because the chiefs and the Nyumba Kumi leaders who passed on the information had grassroots information about the needy people in their areas of jurisdiction while those who said the source was not reliable said that the information was secretly passed on to the beneficiaries and the priority given to those that are close to the chiefs and the Nyumba Kumi leaders.

#### 4.2.3 Satisfaction with the selection process

Most of the respondents noted that they were satisfied with the process since most of the beneficiaries are vulnerable and needy. The rest who said they were not satisfied with the process noted that there is still a number of the elderly who were left out during recruitment and they had already attained the age of recruitment into the program.

#### 4.2.4 Whether *Kazi Mtaani* and the *Inua Jamii* programs benefit the targeted groups

Most of the participants also noted that the programs benefited the beneficiaries as the programs have enabled the beneficiaries to purchase food, medicine, pay rent and meet their basic needs:

*I owned a small car which we decided to use to transport bananas we purchased and sell at the market, but unfortunately in August I got into an accident with my husband. I broke my hand, my leg and two ribs and my eye bone . My husband's knee got hurt , so we stayed in the house for eight months being helped by my kid who worked at Kazi Mtaani - KII Nakuru*

According to the participants, the *Inua Jamii* program has reduced the over-reliance of the beneficiaries on other people while at the same time alleviating the burden of care for persons living with disabilities since their caregivers can buy them basic needs.

The *Inua Jamii* program gave the beneficiaries hope: The beneficiaries noted that the cash transfer gave them hope in that they can even confidently borrow from where they buy foodstuff and pay back when the cash transfer is disbursed.



The *Kazi Mtaani* program on the other hand had reduced indolence among the youths and enhanced character change among the beneficiaries. Some of the *Kazi Mtaani* beneficiaries were able to save and from these savings, they were able to start a business that is sustaining them now as evidenced in this excerpt:

**Interviewer:** *Okay now ... now from your observation do you think that Kazi Mtaani benefitted or helped during that time*

**Respondent (Kil Kiambu County):** *Very much*

**Interviewer:** *How?*

**Respondent (Kil Kiambu County):** *I can tell you ... we were doing a survey later on in the midst of what they were doing and we'd ask those youths, what have they done with the money they have been receiving? and I can tell you, madam, it was very good some had started their business ... micro small business others butchery, small butchery wanauza mtura wengine kiosk wengine they would pay their house rent the the... it really helped them seriously I can tell you we did a survey and were amazed on what they were doing.*

Other *Kazi Mtaani* beneficiaries have been able to invest in development projects in their households such as building family houses.

*Kazi Mtaani* program gave the beneficiaries a platform to interact with different youths with different temperaments and from different backgrounds.

The program also gave the beneficiaries a chance to offer psycho-social support to each other.

The beneficiaries of both programs who had existing debts were able to clear them.

The *Kazi Mtaani* beneficiaries who worked as supervisors gained leadership skills.

The *Kazi Mtaani* program also gave the youths a chance to network which translated to work/jobs connections.

The youths were able to form welfare group, merry-go-rounds and table banking groups and some of them were able to access youth enterprise fund.

### **4.3 IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES**

The qualitative research respondents also noted that most of the money they received from the programs was used to buy food. Most of the elderly also noted that due to their age, most of them are ailing and therefore part of the money they got was used to cater for their medical expenses. Others noted that they used it to pay rent for those who are living in rental houses and those who are living in rural areas noted that they use it to buy farm inputs. The *Kazi Mtaani* beneficiaries on the other hand, in addition to buying food and paying rent, noted that those who are in school used the proceeds to pay school fees for themselves and those who had school-going children paid the school fees for them. Other expenses included buying data to help those who were required to attend online classes for the *Kazi Mtaani* beneficiaries and the elderlies also noted that they also share the cash transfer they receive with their children as well as cater to the needs of the grandchildren who have been left behind with them by their children.

### 4.3.1 Whether the proceeds are enough to cater for the beneficiaries' Needs

Most of the qualitative research participants also noted that the proceeds are not enough to cater for all the beneficiaries' needs.

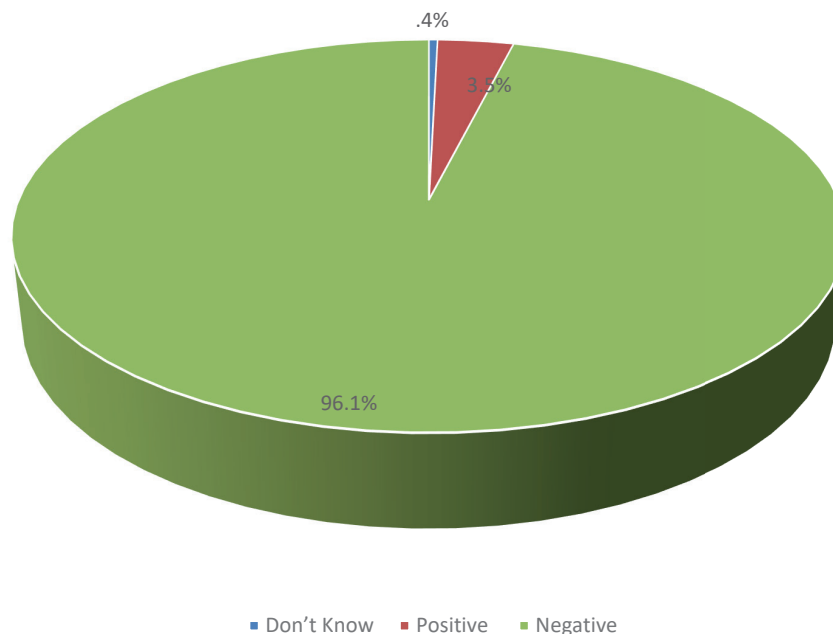
## 5.0 PRESENTATION OF DATA TRIANGULATION

### 5.1 IMPACT OF COVID-19 PANDEMIC ON WOMEN'S EMPLOYMENT

#### 5.1.1: Effect of COVID-19 on Women's Employment

The respondents were asked whether the COVID-19 pandemic affected women's employment either positively or negatively. The results show that the effect of COVID-19 was negative with 96.1% of the women respondents confirming this outcome.

The effect of the Pandemic on Women's employment



Women who participated in qualitative research were asked to explain how they were affected. Their responses are summarized below:

1. Most of them closed their businesses while those who worked in formal employment were laid off forcing them to stay at home. Others were forced to work fewer days.
2. For those that were working in formal employment, their salaries were deducted by a certain percentage while others did not get paid at all during the entire COVID-19 lockdown period e.g those that worked in private schools and the hospitality industry.
3. The cessation of movement between counties affected the movement of goods from one



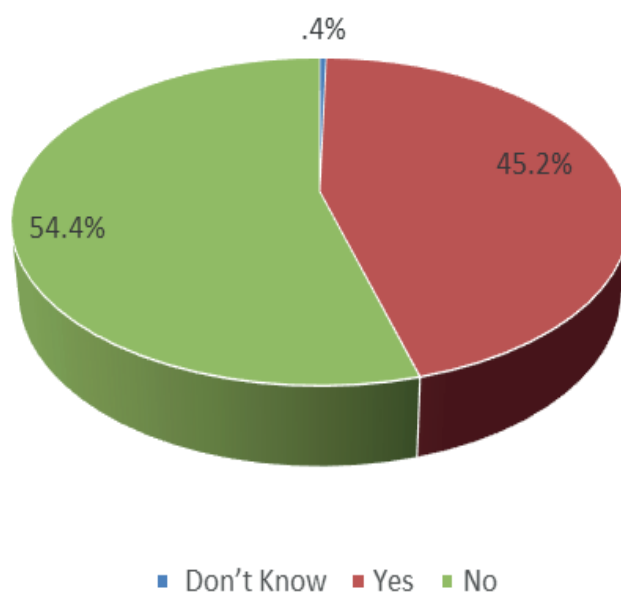
county to another resulting in hiking of prices and a reduction in the supply of goods forcing them to close down their businesses leading to low turnovers or losses.

4. Domestic workers were also affected because household members were working from their homes and thus rendering them redundant. As result, some domestic workers lost their jobs.
5. Due to the low turnover rates and reduced salaries, women's purchasing power was reduced making them work on a constrained budget.
6. Those that had borrowed loans were unable to repay leading to defaults. This led to some of the women being listed in CRB.
7. The sensation of movement and ban of social gatherings also affected women's social life because they could not meet for their social groups meetings thus affecting financial-related planning. *Chamas* were affected too because some of them could not keep up with the payments.
8. The spread and effects of the pandemic instilled fear in women and thus could not visit each other or engage in communal activities to help each other.

### 5.1.2: Whether the COVID-19 Pandemic had Increased Women's Workload

The respondents were also asked whether the COVID-19 pandemic had increased women's workload. 45.2 % of the women respondents said the pandemic had increased women's work. The rest, 54.4% of the women respondents said the pandemic had not increased women's work.

Whether the pandemic had increased women's workload



Those who reported their work to have increased in the qualitative research highlighted the following:

- i. The burden and costs of childcare on women increased at the household level because schools were closed and the elderly women who had their children living in the urban areas moved back to the villages adding to these women's childcare burden.
- ii. Those without digital and internet access suffered greatly when learning moved to online platforms because not everyone had a smartphone or computer or access to the internet. The women have added the responsibility of acquiring smartphones/computers and ensuring that their learning children had access to the internet.
- iii. There was an increase in early pregnancies which resulted in school dropouts adding to the women's childcare burden because the women have to care for the young mothers and their newborns.
- iv. Due to the disruption of schools, most women are unable to plan for payment of school fees forcing some children to drop from school while others are transferred from boarding to day school. This in turn increased their workload since they have to take the roles taken by teachers of looking after their children who are no longer going to school and for those who were transferred from boarding schools, their mothers have to assume the role of ensuring that they do their homework as well as going to school on time.

### 5.1.3: Employment /work experience before COVID-19 Pandemic

Both quantitative and qualitative research participants had the same employment/work experience before the COVID-19 pandemic. Most of them noted that they were either in formal employment or informal employment with only a few who were elderly, students, unemployed and housewives who stated that they never did any kind of work before the COVID-19 pandemic. Also, most of them noted that they were able to do their normal work without disruptions. Some of them cited that there was cash flow in the economy and that those who did business realized better returns. Those who were in employment, most of them cited that they could get their full pay and that they worked throughout the month and for full days without any interruptions.

### 5.1.4 : Employment/work experience during COVID-19 Pandemic to date

The work experience of the quantitative study participants and the qualitative study participants during the COVID-19 Pandemic was the same with most of them citing the situation worsened during this period. Some lost their sources of livelihood and others were forced to work for a few days more than usual but the workload remained constant to cover up for those who had been laid off and those that were having preexisting conditions that barred them from going to work.

### 5.1.5: Comparison between the work/employment experience before COVID-19 and during COVID-19 to date

Findings from both quantitative and qualitative data corroborate the assertion that the situation before COVID-19 was better than the situation during COVID-19 and after.



### 5.1.6: Coping mechanisms to cushion the participants from impacts of COVID-19

Findings from both quantitative and qualitative data show that women came up with coping strategies to cushion themselves against the impacts of COVID-19. Most of them noted that they came up with alternatives to ensure sustenance - especially the provision of food. Those who were laid off from formal employment ventured into business while those whose businesses were either closed or went down ventured into other business opportunities. Others did manual jobs and any other opportunity that they came across.

### 5.1.7: Whether the respondent had received any stimulus package from the government

The respondents were asked whether they had received any government stimulus package to cushion themselves from COVID-19. 21.6% of the women respondents said that they had received some form of a government stimulus package to cushion them against COVID-19.

Percentage of the respondents who had received any government support

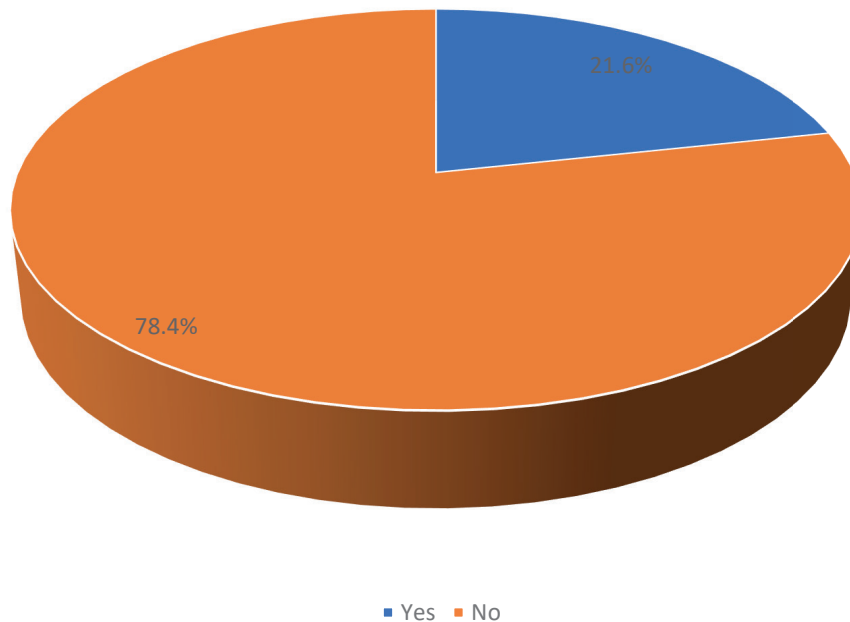


Figure 5.1.7: Whether the respondent had received any stimulus package from the government

The respondents in the qualitative research also noted that only a few had received stimulus packages. They noted that there was a gap in accessing information about the availability of stimulus packages, corruption and a lack of accountability and transparency by Chiefs and Nyumba Kumi leaders in registering and distributing the stimulus packages that were available as revealed in the following conversation:

**Interviewer:** *So in terms of the government assistance, the government packages and all that, are people aware in the community?*

**Interviewee (KII Nairobi County):** *There is very little awareness like I told you people... and because of the pandemic and the pandemic has persisted. When people get that information and they hold it huh and they will just call you aside, if they know you, they might tell you go to that room, there are some guys who are doing registration of names and you go there and you are like haiya I didn't know about this and it is just happening around your community. So that information doesn't go down. It comes to people, they hold it and they spread it only to their networks.*

So, the available stimulus packages only ended up with a few who are close to them and their relatives leaving out some very needy people who deserved to receive. Some of the women abstained from providing their details as there were cases of fraud where women's details were fraudulently used to borrow mobile loans by unknown individuals without their knowledge. In addition, some of the elderly who had started receiving cash transfers were left out during the transition from the analogue to the digital system. Therefore, they no longer received the money and follow-ups have been futile.

## 5.2 TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES

45.9% of the respondents were either beneficiaries of *Kazi* or *Inua Jamii*.

Beneficiaries of Kazi Mtaani or Inua Jamii

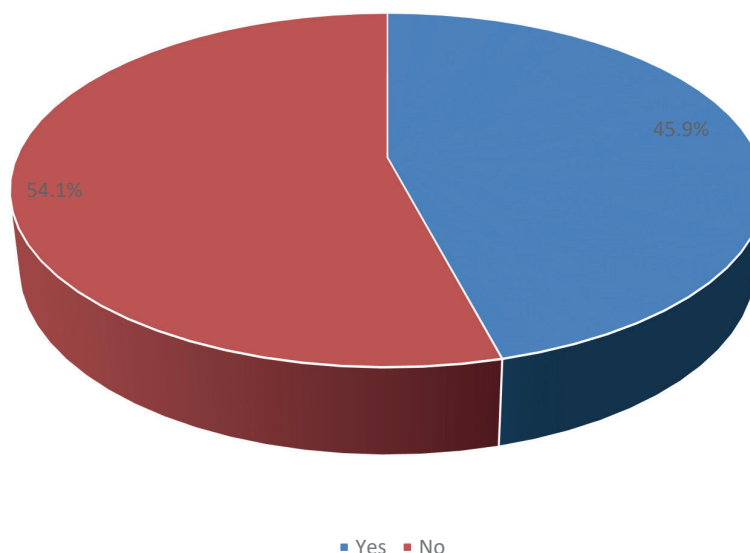


Figure: 5.2.1 Beneficiaries of Kazi Mtaani and Inua Jamii

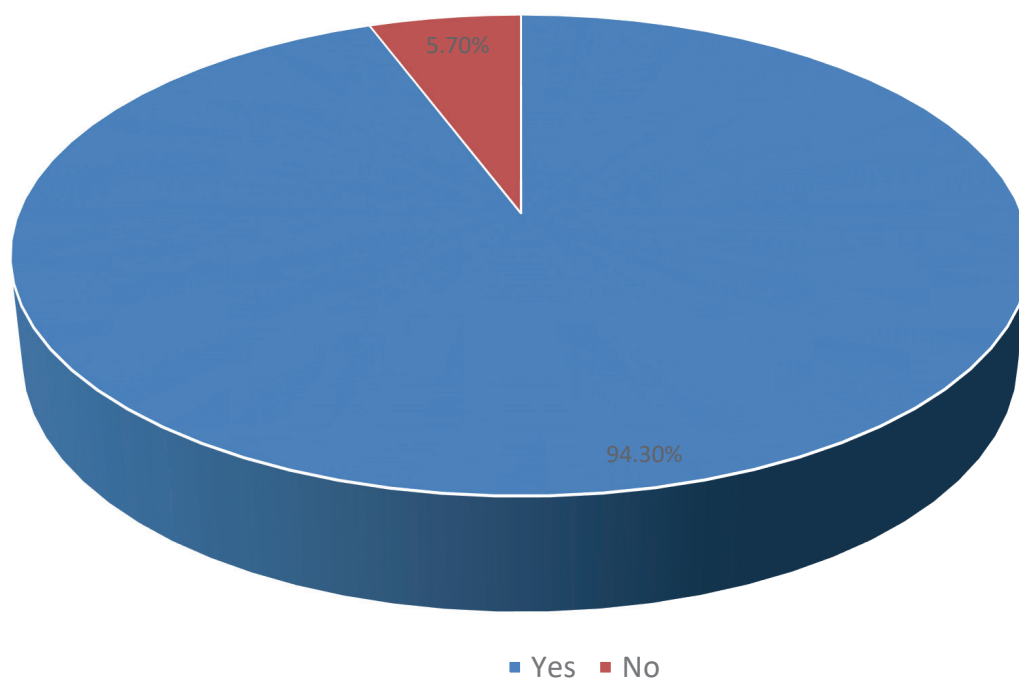


From the qualitative data, a number of the respondents reported that some youths and a section of the elderly benefited from *Kazi Mtaani* and *Inua Jamii* programs respectively. They also reported that the beneficiaries were selected through the chief and the Nyumba Kumi leaders who identified the needy youths for *Kazi Mtaani* and the elderlies above 70 years for *Inua Jamii*. They further added that there was no minimum qualification for the *Kazi Mtaani* program but one only needed to have an identity card and a mobile phone

### 5.2. 3: Source of information about Stimulus package reliability

The respondents were asked whether the source of information through which they learnt about the stimulus package was that they were beneficiaries and the results show that 94.3% said the source was reliable.

Percentage of the respondents who thought the source of information about the stimulus package was convenient.



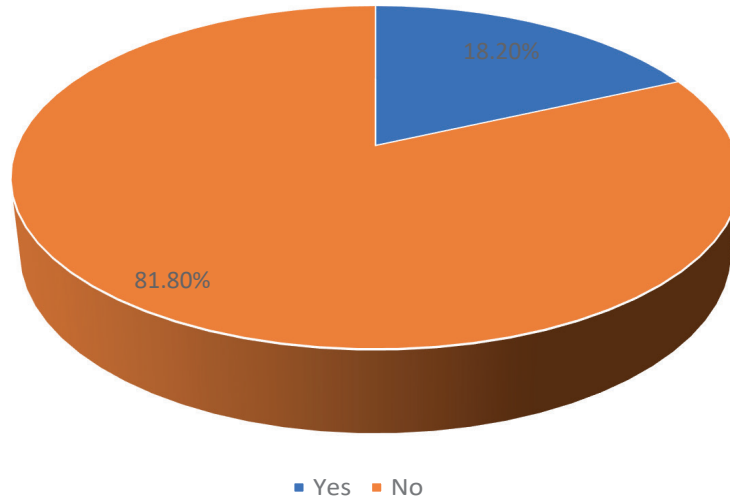
From the qualitative data, the respondents also had mixed reactions. Some felt that the source was reliable because the chiefs and the Nyumba Kumi leaders who passed on the information have grassroots information about the needy people in their areas of jurisdiction while those who said the source was not reliable said that the information was secretly passed on to the beneficiaries and the priority given to those that are close to the chiefs and the Nyumba Kumi leaders.

### 5.2.4. Whether there were any difficulties experienced during the program selection process

18.2% of the women beneficiaries of *Kazi Mtaani* and *Inua Jamii* said they experienced difficulties during the programme selection process as shown by figure 5.2.4 below.



Percentage of the beneficiaries who experienced difficulties during selection process

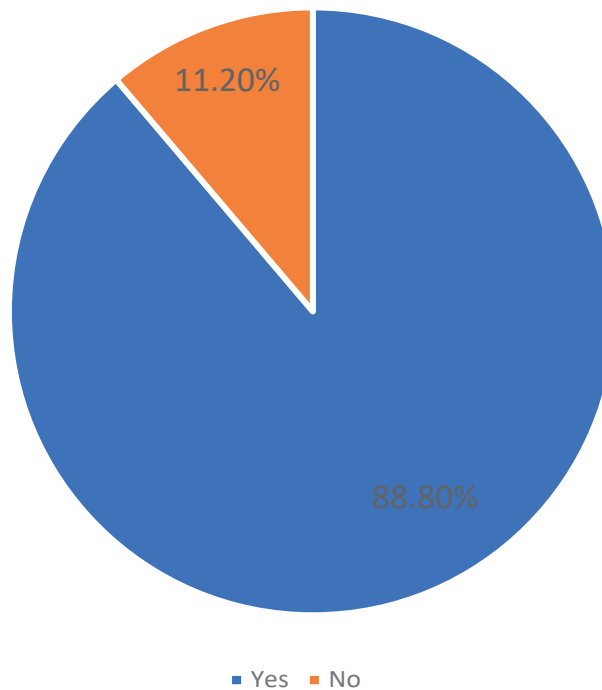


**5.2.5: Satisfaction with the selection process**

The beneficiaries were further asked whether they were satisfied with the selection process for the different programs that they were beneficiaries. 88.8% said the process was satisfactory as shown in Figure 5.2.5 below.

**Figure 5.2.5: Satisfaction with selection criteria/process**

The percentage of the respondents who were satisfied with the selection criteria





The results also concord with the qualitative results since most of the respondents noted that they were satisfied with the process since most of the beneficiaries are vulnerable and needy. The rest who said they were not satisfied with the process noted that there is still a number of the elderly who were left out during recruitment and they have already attained the age of recruitment into the program.

### 5.2.6 Reception of payment from *Kazi Mtaani*

99.3% of the *Kazi Mtaani* beneficiaries reported that they had received payment from the work done.

Reception of payment from work done during *Kazi Mtaani*

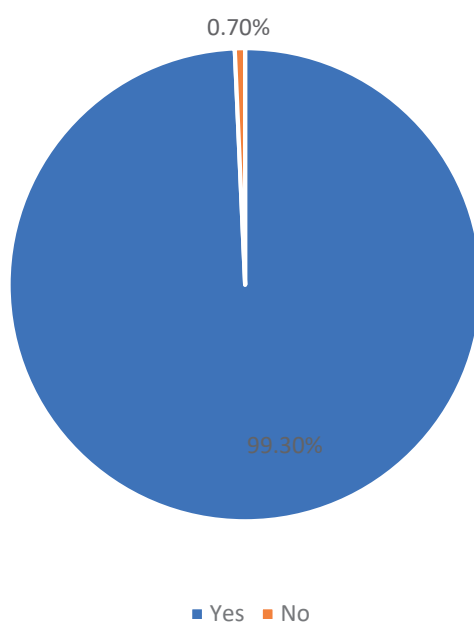


Figure : 5.2.6 : Reception of payment from *Kazi Mtaani*

The qualitative data findings show *Kazi Mtaani* beneficiaries received payment from the work done and added that the money was paid through their mobile phones. Some of the participants noted that the payment gave them hope and credit worthiness as they could even borrow foodstuffs and pay once they got the payment.

## 5.3 : IMPACT OF THE *KAZI MTAANI* AND *INUA JAMII* CASH TRANSFER PROGRAMMES

### 5.3.1: How the beneficiaries used the proceeds from *Kazi Mtaani/Inua jamii*

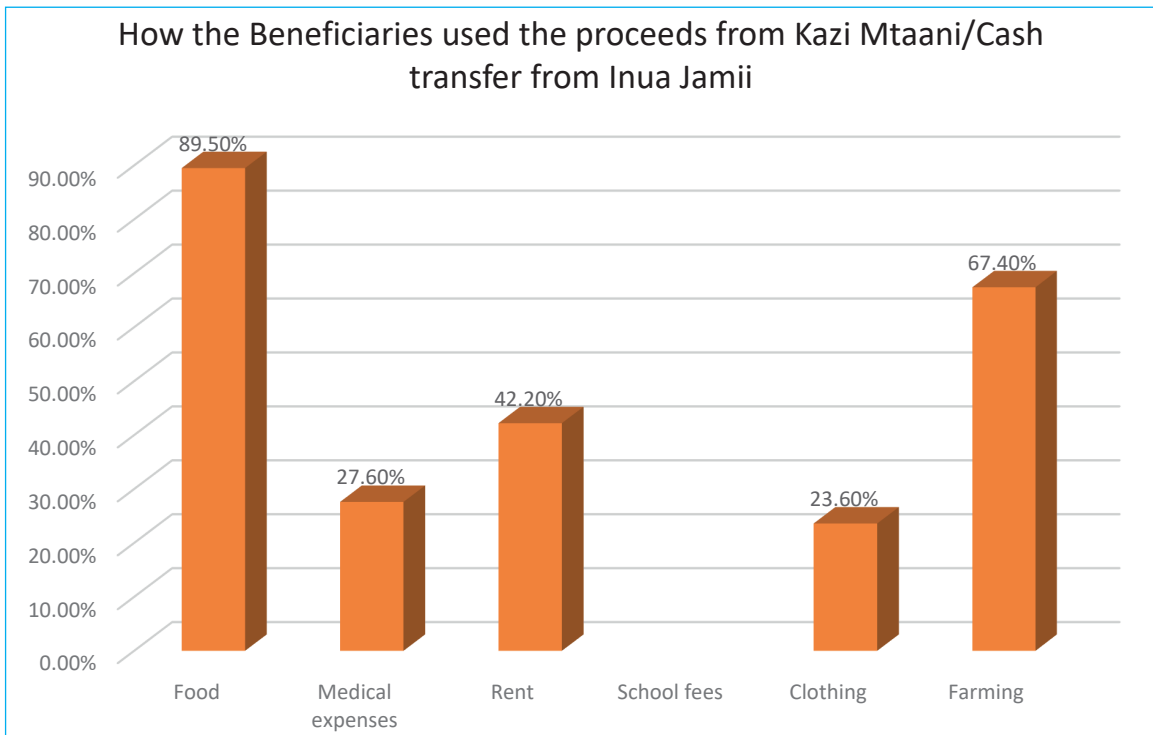


Figure 5.3.1 How the beneficiaries used the proceeds from *Kazi Mtaani/Inua Jamii* PROGRAMS

The qualitative study participants also cited the above ways in which they used the proceeds from the programs with most of them reporting that they used to feed their families which tallies with the above illustration which shows that 89.5% of the quantitative study participants who were beneficiaries of the two program used the proceeds to buy food. Most of the elderly also noted that due to their age, most of them are ailing and therefore part of the money they receive is used to cater for their medical expenses. Others noted that they use it to pay rent for those who are living in rental houses and those who are living in rural areas noted that they use it to buy farm inputs. The *Kazi Mtaani* beneficiaries on the other hand, in addition to buying food and paying rent, noted that those who are in school used the proceeds to pay school fees for themselves and those who had school-going children paid the school fees for them. Other expenses included buying data to help those who were required to attend online classes for the *Kazi Mtaani* beneficiaries and the elderlies also noted that they also share the cash transfer they receive with their children as well as cater to the needs of the grandchildren who have been left behind with them by their children.



### 5.3.2: Whether *Kazi Mtaani* and the *Inua Jamii* programs benefit the targeted groups.

Almost 97% of the respondents said the programs do benefit the targeted groups.

Percentage of the respondents who think the program do benefit the beneficiaries

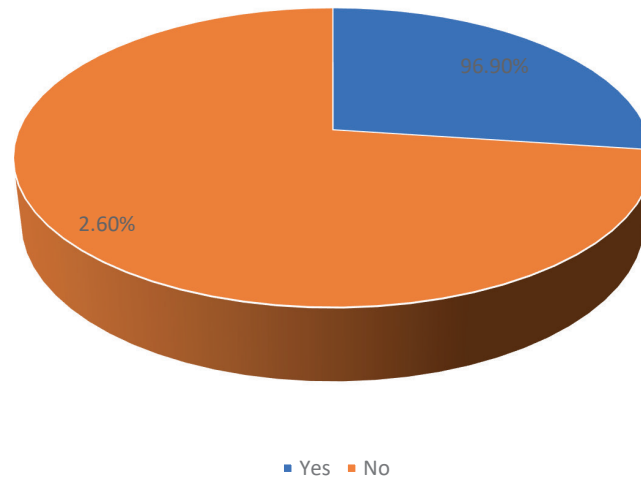


Figure 5.3.2: Whether *Kazi Mtaani* and the *Inua Jamii* programs benefit the targeted groups.

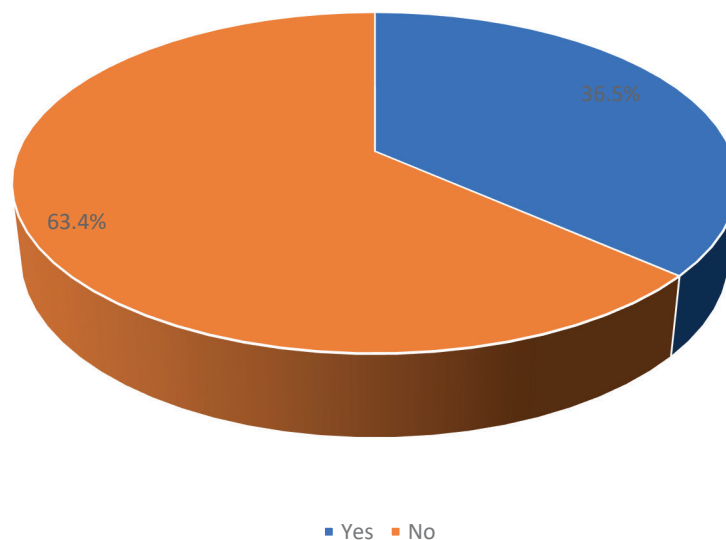
Most of the qualitative research participants also noted that the programs benefited the beneficiaries in the following ways:

- i. The programs have enabled the beneficiaries to purchase food, medicine, pay rent and meet their basic needs.
- ii. The *Inua Jamii* program has reduced the over-reliance of the beneficiaries on other people
- iii. The *Inua Jamii* program also has given the beneficiaries hope of living longer.
- iv. The *Inua Jamii* has helped to alleviate the burden of care for persons living with disabilities since their caregivers can buy them basic needs.
- v. The *Kazi Mtaani* program on the other hand had reduced indolence among the youths and enhanced character change among the beneficiaries.
- vi. The *Kazi Mtaani* beneficiaries were able to save from the payments and were able to start a business that is sustaining them.
- vii. Other *Kazi Mtaani* beneficiaries have been able to invest in development projects in their households such as building family houses.
- viii. The *Kazi Mtaani* program gave the beneficiaries a platform to interact with different youths with different temperaments and from different backgrounds
- ix. The program also gave them a chance to offer psycho-social support to each other.
- x. The beneficiaries of both programs who had existing debts were able to clear them
- xi. The *Kazi Mtaani* beneficiaries who worked as supervisors gained leadership skills.
- xii. The *Kazi Mtaani* program also gave the youths a chance to network which may have translated to work/job connections.
- xiii. The youths were able to form welfare groups, merry-go-rounds and table banking groups and some of them were able to access youth enterprise fund

### 5.3.3. Whether the proceeds are enough to cater for the beneficiaries' Needs

From Figure 5.3.3 below, *Kazi Mtaani* and the *Inua Jamii* beneficiaries received enough to cater for their needs by age. 36.5% of the beneficiaries said the proceeds were enough to cater for their needs.

Whether the money received by the beneficiaries is enough to cater for their needs



Most of the qualitative research participants also noted that the proceeds are not enough to cater for all the beneficiaries' needs.

## 6.0 Lessons for/from Women in Formal and Informal Employment During the COVID-19 Pandemic

The following were the key lessons for/from women in formal and informal employment during the COVID-19 pandemic:

- i. Everyone should develop a saving culture to ensure security in case of such a future disaster and encourage the habit of what they called 'kula moja weka moja'.
- ii. Women should not rely on one source of income but should explore other alternatives such that if one fails, they can engage in the other one.
- iii. Women should be flexible and come out of their comfort zones and work to avoid overdependency on their spouses.
- iv. Research and development are very important to global calamities, therefore more resources should be put in place.
- v. Disaster can only be handled well when everyone becomes part and parcel of the solution.
- vi. People should keep growing their skills and knowledge to adapt to the changing times.



- vii. Housewives should look for alternative sources of income to avoid over-reliance on their husbands for provision for the household.
- viii. Everyone should become self-reliant and the women used the slogan 'Kila mtu ajitegemee, kazi ni kazi'; should discriminate jobs and should take advantage of any opportunity that comes across their way provided they can place a plate of food on the table.
- ix. Everyone should accept who they are (self-acceptance), adapt, and always work towards self-improvement.

## 7.0 Recommendations for/from women in formal and informal employment on how to deal with future pandemics :

The following is a synthesis of recommendations regarding future preparedness to deal with future pandemics:

- i. The government should come up with viable programs that are sustainable to empower women economically.
- ii. Since the greatest percentage of women are engaged in agriculture, the government should reduce the cost of production to make it easy for the women to produce, offer farm inputs or reduce their prices in order to ensure food security even in the time of such pandemics.
- iii. The government should facilitate women in accessing markets for their farm produce.
- iv. The government should educate women on better farming methods and practices to help them enhance their skills in farming.
- v. The government should make efforts to tap women's knowledge and skills
- vi. The government should make efforts to revive local industries to help in the creation of jobs for the youths.
- vii. The government should introduce rotational enrollment to the *Kazi Mtaani* program
- viii. The government should put more resources into research and development as well as integration of interventions and research
- ix. Invest heavily in health systems and ensure the elderly and most vulnerable people have access to proper healthcare.
- x. Harmonization of informed messages to avoid misinformation in times of calamities/pandemics
- xi. Women should ensure they are engaged in something that can generate income for them to avoid over-reliance on their spouses.
- xii. Women should be sensitized and trained on how to tap available opportunities.
- xiii. The Affirmative action funds accessibility procedures should be simplified to enable more women to access it.
- xiv. The *Kazi Mtaani* program should be made more sustainable and permanent to help absorb the many youths who are vulnerable and jobless. This in return will reduce the rate of crime, drug and substance abuse and idling among others.
- xv. The government should come up with a program that will give youths entrepreneurial skills and life skills which in turn will empower them economically.
- xvi. The government should ensure all youths obtain national identity cards upon

attaining 18 years since a good number of vulnerable youths missed out on the *Kazi Mtaani* program since they did not have identity cards.

- xvii. Bureaucracy in accessing youth funds should be reduced to ensure the youths benefit from it.
- xviii. In case the *Kazi Mtaani* is back, the beneficiaries should be issued with protective gear to avoid exposure to health hazards.
- xix. The County government should make garbage collection arrangements as they burnt the garbage within the community which contributed to environmental /air pollution.
- xx. The Government should consider issuing certificates and recommendations to *Kazi Mtaani* beneficiaries
- xxi. The National and County governments should consider re-assigning/absorbing *Kazi Mtaani* workforce to other government programs upon completion of their enrollment period
- xxii. KeNHA, KURA and KRRRA should consider employing *Kazi Mtaani* beneficiaries for manual work jobs
- xxiii. The government should support the PWDs with credit to help them do business and avoid dependency as well as the equipment that they need to live a dignified life.
- xxiv. The government could enrol *Kazi Mtaani* recipients in business management classes for individuals who want to start their own enterprises.
- xxv. *Kazi Mtaani* remuneration is too little hence it should be commensurate with the manual work minimum wage
- xxvi. The *Kazi Mtaani* program should be expanded to benefit jobless groups from regions that are not classified as informal settlements.
- xxvii. The government should introduce a fund to cushion women in business
- xxviii. In case the *Kazi Mtaani* program is back the government should consider including the Persons Living with Disability since they were earlier excluded

from the program

- xxix. The *Kazi Mtaani* program and the *Inua Jamii* Program should be expanded to include all those who are vulnerable.
- xxx. Any information regarding an upcoming opportunity for the youths should be made public to ensure that all the targeted groups have the information for equal inclusivity.
- xxxi. The youths should be equipped with financial management skills to help them develop a saving culture.
- xxxii. Community health and policing volunteers should be appreciated and compensated.
- xxxiii. The government should have an NHIF sponsorship for the elderly and PWDs where they can access free quality healthcare.
- xxxiv. The government should come up with other initiatives that take into consideration youths that have a variety of skills and training.
- xxxv. The cost of and requirements for starting and running businesses should be lowered or done away with because they are expensive and it hinders people from doing business.
- xxxvi. The government should consider facilitating *Kazi Mtaani* coordinators

The government should make efforts to revive local industries to help in the creation of jobs for the youths.



## 8.0 CONCLUSION

This report demonstrates that the COVID-19 pandemic indeed had an impact on women in formal and informal employment and more specifically the impact was indeed negative as it saw some of the women losing their source of livelihood and at the same time increased their workload. The report also depicts women as resilient as some saw opportunities that came along with the pandemic as well as came up with strategies to cope with the impacts of the Pandemic. Through the women's resilience, lessons have been drawn for/from women in informal and formal employment as they confidently gave advice to other women regarding future disaster/ pandemic preparedness. Most of the research participants insisted/stressed that women should be independent and should develop a saving culture so that in case of such eventualities, they are able to adjust themselves accordingly.

Both quantitative and qualitative data findings show that the Government of Kenya did provide stimulus packages to the vulnerable groups in the society to cushion them against the effects of COVID-19. More specifically, the government introduced *Kazi Mtaani* to cushion vulnerable youths in the informal settlements but later on rolled it on to other rural areas in the country. As the report reveals, the programme had a huge impact on the lives of the beneficiaries and those who were able to save are still reaping the benefits of the programme as they have started businesses to sustain themselves. The government also enhanced the Cash Transfer for the elderly, and this saw them survive the drastic effects of the pandemic. The participants recommended that the two programmes should be continued as the pandemic is still in existence and at the same time the impact of the programmes has been felt at both the individual and community levels.

It is very important to design social protection programs in such a manner that engenders women's economic empowerment and growth and takes into account the practical and strategic gender needs of women. This will ensure that we build and rebuild the economy with women in min

## 9.0 References

- Cook, J. A., & Fonow, M. M. (January 1986). Knowledge and Women's Interests: Issues of Epistemology and Methodology in Feminist Sociological Research\*. *Sociological Inquiry (SI)*, Volume 56, Issue 1, 2-29.
- Ministry of ICT, Innovations and Youth Affairs; State Department for Youth Affairs. (2021, May 12). *State Department for Youth Affairs/ Home/ Our Programs/Activities/ Kazi Mtaani*. Retrieved from State Department for Youth Affairs: <http://youth.go.ke/kazi-mtaani/>
- Ministry of Labour and Social Protection; State Department for Social Protection. (2021, May 14). *State Department for Social Protection/ About Us/ FAQs/ Social Assistance Unit FAQs*. Retrieved from Social Protection Website: <https://www.socialprotection.go.ke/wp-content/uploads/2019/10/SOCIAL-ASSISTANCE-UNIT-SAU-FREQUENTLY-ASKED-QUESTIONS-converted.pdf>
- Wickramasinghe, M. (2010). *Feminist Research Methodology; Making meanings of meaning-making*. 2 Park Square, Milton Park, Abingdon, Oxon OX14 4RN: Routledge.



## Annex 1: Survey Questionnaire

### EVALUATING THE IMPACT OF THE GOVERNMENT OF KENYA'S ECONOMIC STIMULUS PACKAGES DURING THE COVID-19 PANDEMIC: A CASE STUDY OF KAZI MTAANI

#### Introduction:

Good day. My name is ..... We are conducting a survey on women's access to *Kazi Mtaani* and *Inua Jamii* cash transfers for an academic study with the University of Nairobi, Women's Economic Empowerment Hub. I do not represent the government. Your opinion is important for this study. There are no right or wrong responses to the questions you will be asked. All responses will be kept anonymous and confidential. Your responses will not be shared with any members of your community or used for any other purposes other than for this study. Your participation in this survey is voluntary. The interview will last approximately 30 minutes. You may cancel the interview at any moment if you are uncomfortable continuing with the interview. Are you willing to participate?

1. Yes [Interviewer: Continue with survey questions]
2. No [Interviewer: Thank respondent for their time and proceed to the next respondent in survey]

Name of the interviewee: \_\_\_\_\_

Telephone Number : \_\_\_\_\_

Name of the interviewer: \_\_\_\_\_

Telephone number : \_\_\_\_\_

Date of interview: [---|--- / ---|--- / 2 | 0 | 2 | 1 ]

Time of interview: Start [---|---:---|---] End [--- |---:---|---]

County: \_\_\_\_\_

Sub-County, Village: \_\_\_\_\_

### SECTION A: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

A1. Age: \_\_\_\_\_

A6. Gender \_\_\_\_\_

A2. Marital Status: 1. Married 2. Widowed 3. Single 4. Separated.

A3. Level of Education: 1. Primary 2. Secondary 3. Tertiary (Specify)

A4. Family Size \_\_\_\_\_

A5. Number of dependants \_\_\_\_\_



## **SECTION B: IMPACT OF COVID-19 PANDEMIC ON WOMEN'S EMPLOYMENT (Ask all)**

B1. Has COVID-19 pandemic affected women's employment (both formal and informal) positively or negatively? [N.B Formal employment refers to official engagement with a stable and guaranteed monthly salary while informal employment refers to casual labourers, self-employment; women doing small-scale business, jua kali, Small scale farming e.t.c]

1. Positively  2. Negatively

Please explain your answer

-----  
-----  
-----

B2. Do you think COVID-19 Pandemic has increased women's workload?

1. Yes  2. No

If yes explain your answer

a. What was your employment /work experience before COVID-19 Pandemic? (Capture the employment/work situation before COVID-19)

-----  
-----  
-----  
-----  
-----  
-----  
-----

b. What was your employment/work experience during COVID-19 Pandemic to date? (Capture the obstacles and the challenges that the woman has faced in their employment due to COVID-19 Pandemic)

-----  
-----  
-----  
-----  
-----  
-----  
-----

c. How would you compare the two situations in B3 (a) and B3 (b) above?

-----  
-----  
-----  
-----  
-----  
-----  
-----

B4. What coping mechanisms did you come up with to cushion yourself against COVID-19 pandemic impact on employment? (Capture the strategies that the woman used to overcome the challenges/obstacles mentioned in B3(b) above)

-----  
 -----  
 -----  
 -----  
 -----  
 -----  
 -----

B5. Did you receive any government support to cushion yourself against COVID-19 Pandemic impact on your employment?

1. Yes  2. No

If yes, what kind of support did you receive?

-----  
 -----  
 -----  
 -----  
 -----  
 -----  
 -----

B6. What lessons can we learn from women experiences on the impact of COVID-19 Pandemic on women in formal and informal employment?

-----  
 -----  
 -----  
 -----  
 -----  
 -----  
 -----

**SECTION C: TARGETING AND IDENTIFICATION OF KAZI MTAANI AND INUA JAMII BENEFICIARIES**

C1. Are you a beneficiary of *Kazi Mtaani* or *Inua Jamii*?

- Yes  No

If no goto C10

If yes, which program are you a beneficiary?

- Kazi Mtaani*  *Inua Jamii*  Other

C2. Where did you learn about *Kazi Mtaani* or *Inua Jamii*? (Tick all the applicable choices)

1. Mainstream media TV/Radio/Newspapers (Please tick which applies)
2. Advertisements/Posters
3. Peers



4. Local Authority
5. Relatives and friends
6. Social Media
7. Information pamphlet from implementing institution (specify)
8. Others (specify)

C3. Do you think this source of information is convenient for you?

Yes  No

If No please explain-----

-----  
-----  
-----

C4. How were you selected for the program?

-----  
-----  
-----

C5. For what reason did you apply/register for the *Kazi Mtaani* or *Inua Jamii* Program? (Tick all applicable options)

1. Recent graduate
2. Unemployment
3. Elderly and cannot work
4. Orphaned
5. Living with disability
6. Family support
7. Peer pressure
8. Income generation
9. To keep myself busy
10. Other (specify) -----

-

C6. Were there any difficulties that you experienced during the program selection process?

Yes  No

If yes, what type of difficulties did you experience?

1. Accessing the Chief's Office
2. I did not understand the application/registration process
3. The application process /registration process took too long
4. Other (specify):-----

C7. Were you satisfied with the selection process?

Yes  No

Please explain your answer -----

-----  
-----

For inua jamii beneficiaries, go to C10

C8. What work did you do during the KaziMtaaniProgram? (Tick all applicable options)

1. street cleaning or access path clearing;
2. fumigation and disinfection;
3. garbage collection;bush clearing; and drainage cleaning/clearing/unclogging
4. Supervisor
5. Other (specify) -----  
-----

C9. Have you received any payment from the program for the work done?

1. Yes
2. No  
If NO, explain  
-----  
-----

C10 Do you think the *Kazi Mtaani* and *Inua Jamii* programs do benefit the targeted groups?

Yes  No

If no explain your answer -----  
-----

C11 What recommendation (s) would you give for effective targeting and identification of the beneficiaries? -----  
-----

## SECTION D: IMPACT OF THE KAZI MTAANI AND INUA JAMII CASH TRANSFER PROGRAMMES (Ask the beneficiaries only)

D1 How did you spend the money received from *Kazi Mtaani* cash transfer? Tick all that is applicable

1. Food
2. Medical expenses
3. Rent
4. School fees
5. Clothing
6. farming
7. Other expenses(specify)-----  
-----

D2 Do you think the money you receive is enough to cater for your expenses?

Yes  No

If  No   
explain-----  
-----

D3 How has the money impacted your life, especially during the COVID-19 pandemic period?



-----  
-----  
-----  
-----  
-----

**SECTION E: MOBILIZATION(Ask the beneficiaries only )**

E1. Have you attended any training regarding *Kazi Mtaani/Inua Jamii* program?

Yes [ ]      2. No [ ]

If yes, what kind of training did you receive? [specify  
[program]\_\_\_\_\_

-----  
-----  
-----  
-----  
-----

E2. Who convened the trainings? (Tick all that is applicable

- 1.      The Ministry
- 2.      The Local Authorities
- 3.      Community Leaders
- 4.      Others (specify).

-----

E3.Was the training useful?\_\_\_\_\_

- 1.      Yes [ ]
- 2.      No [ ]

If yes please explain how the training was useful\_\_

If no please explain why meetings were not useful

-----  
-----  
-----  
-----

E4. Have you shared information about the program (*Kazi Mtaani/Inua Jamii*) with your peers?

- 1.      Yes [ ]
- 2.      No [ ]

Please explain your answer

-----  
-----  
-----  
-----  
-----

**SECTION F: RECOMMENDATIONS (Ask all)**

F1. Going forward, what advice would you give to:

a. Other women: regarding cushioning themselves against adverse impact on their employment during pandemics?

-----  
-----  
-----  
-----  
-----

b.The government: regarding cushioning women against adverse impact on their employment during pandemics?

-----  
-----  
-----  
-----  
-----

C. Members of your community and the general public: regarding cushioning themselves against any future pandemics?

-----  
-----  
-----  
-----  
-----  
-----

**SECTION G: COLLECTIVE AGENCY (Ask all)**

G1. What are some of the groups that you know exist in your community (give examples like merry go round/chamas, farmer extension groups, church groups, table banking etc)

-----  
-----  
-----



-----  
-----  
-----

G2. Do you belong to any of these groups?

- 1. Yes [ ]
- 2. No [ ]

G3. What activities do you engage in your group?

-----  
-----  
-----

G4. What is the membership composition of your group?

- 1. Female only [ ]
- 2. Male [ ]
- 3. Mixed sex [ ]

G5. What is the leadership composition in those groups in terms of gender?

- 1. More males leaders than females [ ]
- 2. More females leaders than males [ ]
- 3. Equal proportion of males and females leaders [ ]
- 4. Males only [ ]
- 5. Females only [ ]

G6. Do you play any leadership role?

- 1. Yes [ ]
- 2. No [ ]

If yes what leadership role do you play?(please specify)

-----  
-----  
-----

G7. Do you think you can influence your group decisions?

- 1. Yes [ ]
- 2. No [ ]

I wish to appreciate it if you have any other information that has not been captured in this questionnaire that you would wish to share:

-----  
-----  
-----





-----  
-----  
-----  
-----

Thank you for taking the time to participate in this survey and for the information you have shared. This is the end of the survey.

Record End Time:



## Annex 2: FGD Kazi Mtaani Beneficiaries

UNIVERSITY OF NAIROBI  
COLLEGE OF HUMANITIES AND SOCIAL SCIENCES; AFRICAN WOMEN'S STUDIES  
CENTRE  
WOMEN'S ECONOMIC EMPOWERMENT HUB (WEE HUB)  
P.O. Box 30197, GPO, Nairobi, Kenya. Kenya Science Campus  
weehub@uonbi.ac.ke; <https://www.weehub.org/>  
.....thought-leader in cutting-edge research for WEE

### Salutation: Thank you for accepting to take part in this FGD

The Women's Economic Empowerment Hub at the University of Nairobi (UON-WEE Hub) is carrying out a study on..... The purpose of the study is to: ..... This [questionnaire/ Discussion guide] aims at gathering information to inform this study. The UON WEE Hub has been licensed to carry out this research by the National Commission for Science, Technology & Innovation (NACOSTI) under License No: NACOSTI/P/21/10596.

Your views will be helpful towards the completion of this study and will hopefully inform future interventions by the government and its partners on issues relating to women's economic empowerment in Kenya. All information gathered under this study will be treated with confidence and will only be used for the purpose of this study.

### GUIDING QUESTIONS

1. Tell us about your experience with *Kazi Mtaani* (probe what kind of work they were doing)
2. In what ways did *Kazi Mtaani* impact your life? What are some of the benefits you derived from being part of the *Kazi Mtaani* program?
3. Did being part of *Kazi Mtaani* cushion you against the impacts of COVID-19 and if so, how?
4. Did *Kazi Mtaani* address some of the challenges women face in formal and informal employment in ..... (mention the name of county) ..... county?
- b) Share with us some examples of women who have overcome major obstacles in their employment thanks to the *Kazi Mtaani* initiative in ..... (mention name of county)..... county? What was their situation before COVID-19? What obstacles did they face? How has their employment situation changed thanks to *Kazi Mtaani*? (Probe for at least 3 examples and enter detailed notes).
- c) Mention any other informal initiatives by women or other actors in that have contributed to addressing needs and obstacles to women's employment in ..... (mention name of county).....
- d) What lessons can be learned from the *Kazi Mtaani* experience in ..... (mention name of county).....on how to overcome obstacles to women's employment when pandemics or other disasters resurface?
- e) Thank you very much for your time and knowledge. We have now come to the end of the interview.
- f) Any other information you would like to share?

## Annex 3: FGD Inua Jamii Beneficiaries

### Salutation: Thank you for accepting to take part in this FGD

The Women's Economic Empowerment Hub at the University of Nairobi (UON WEE Hub) is carrying out a study on..... The purpose of the study is to: ..... This [questionnaire/ Discussion guide] aims at gathering information to inform this study. The UON WEE Hub has been licensed to carry out this research by the National Commission for Science, Technology & Innovation (NACOSTI) under License No: NACOSTI/P/21/10596.

Your views will be helpful towards the completion of this study and will hopefully inform future interventions by the government and its partners on issues relating to women's economic empowerment in Kenya. All information gathered under this study will be treated with confidence and will only be used for the purpose of this study.

### GUIDING QUESTIONS

1. Tell us about your experience with *Inua Jamii*
  2. In what ways did *Inua Jamii* impact your life? What are some of the benefits you derived from being part of the *Inua Jamii* program?
  3. Does being part of *Inua Jamii* cushion you against the impacts of COVID-19 and if so, how?
  4. 4. Does *Inua Jamii* address some of the challenges women face in formal and informal employment in ..... (mention name of county) ..... county?
- b) Share with us some examples of women who have overcome major obstacles in their employment thanks to the *Inua Jamii* initiative in ..... (mention name of county)..... county? What was their situation before COVID-19? What obstacles did they face? How has their employment situation changed thanks to *Inua Jamii*? (Probe for at least 3 examples and enter detailed notes).
  - c) Mention any other initiatives (initiatives) by women or other actors in that have contributed to addressing needs and obstacles to women's employment in ..... (mention the name of county).....
  - d) What lessons can be learned from the *Inua Jamii* experience in ..... (mention name of county).....on how to overcome obstacles when pandemics or other disasters resurface?
  - e) Thank you very much for your time and knowledge. We have now come to the end of the interview.
  - f) Any other information you would like to share?



## Annex 4: FGD Non Beneficiaries

### **Salutation: Thank you for accepting to take part in this FGD**

The Women's Economic Empowerment Hub at the University of Nairobi (UON WEE Hub) is carrying out a study on..... The purpose of the study is to: ..... This Discussion guide] aims at gathering information to inform this study. The UON WEE Hub has been licensed to carry out this research by the National Commission for Science, Technology & Innovation (NACOSTI) under License No: NACOSTI/P/21/10596.

Your views will be helpful towards the completion of this study and will hopefully inform future interventions by the government and its partners on issues relating to women's economic empowerment in Kenya. All information gathered under this study will be treated with confidence and will only be used for the purpose of this study.

### **GUIDING QUESTIONS**

1. Tell us about your experiences during the COVID-19 Pandemic
2. Has the COVID-19 pandemic affected women and if so, how?
3. What type of work were you doing before the pandemic?
4. Did the type of work you were doing change after the pandemic?
5. What are some of the challenges you are faced or continue to face in your work due to the pandemic?
6. What are some of the solutions that you came up with to navigate the challenges?
7. Tell us about some of the support services you have used during this pandemic to keep your business running.
8. What might you advise women about how to navigate the kinds of challenges the pandemic presented?

## Annex 5: Key Informant Guide for Kazi Mtaani Officials

**Target:** *Kazi Mtaani* Officials

**Salutation:** Thank you for accepting my interview. You are most welcome to this interview.

1. What major changes -whether positive or negative- have you observed in relation to the situation of women in formal and informal employment before and during the COVID-19 pandemic here in ..... (mention name of county) ..... county?
2. What is the most significant obstacle to women's employment that you can directly associate with COVID-19 in .....? (Mention name of county) ..... county?
3. In what ways has *Kazi Mtaani* addressed the challenges women face in formal and informal employment in ..... (mention name of county) ..... county?
4. During the implementation of *Kazi Mtaani* what prevailing attitudes and practices have you observed that support or undermine women's economic empowerment in ..... (mention name of county) ..... county?

5. During the implementation of *Kazi Mtaani* what prevailing practices did you come across that acted as obstacles for women beneficiaries in accessing *Kazi Mtaani* funds?
6. Share with us some examples of women who have overcome major obstacles in their employment thanks to the *Kazi Mtaani* initiative in ..... (mention name of county) ..... county? What was their situation before COVID-19? What obstacles did they face? How has their employment situation changed thanks to *Kazi Mtaani*? (Probe for at least 3 examples and enter detailed notes).
7. Mention any other informal initiatives by women or other actors in that have contributed to addressing needs and obstacles to women's employment in ..... (mention name of county) .....
8. What lessons can be learned from the *Kazi Mtaani* experience in ..... (mention the name of county) .....on how to overcome obstacles to women's employment when pandemics or other disasters resurface?

Thank you very much for your time and knowledge. We have now come to the end of the interview. I will appreciate your sharing with me any documents you may have that will help us to have answers to the following questions. Where the documents are not available, please feel free to share your knowledge on the same.

[Additional information to collect at the county level:

1. What is *Kazi Mtaani*?
2. What are the advantages of *Kazi Mtaani*?
3. What is the eligibility criteria for *Kazi Mtaani*?
4. How does *Kazi Mtaani* operate?
5. Who are the local Government officers to facilitate beneficiaries of *Kazi Mtaani*?
6. What is the role of Chiefs and Assistant Chiefs?
7. How does *Kazi Mtaani* ensure community participation and ownership?
8. How does *Kazi Mtaani* identify eligible beneficiaries?
9. How many women have been beneficiaries of the *Kazi Mtaani* program?
10. How many men have been beneficiaries of the *Kazi Mtaani* program?
11. Do the beneficiaries undergo training?
12. What are the challenges you have encountered in administering the *Kazi Mtaani* program?
13. Are there any special arrangements for persons with disabilities and other vulnerable groups?
14. What role does the *Kazi Mtaani* official play in the cash transfer process? Facilitative or evaluative or both?
15. What are the benefits of the *Kazi Mtaani* program?
16. What are the costs of the *Kazi Mtaani* program?
17. Has the *Kazi Mtaani* program resulted in any significant benefits for the local community?
18. What in your view, is the great success of the cash transfer program?
19. In your view, what is the greatest challenge in administering the cash transfer program?



## Annex 6: Key Informant Guide for Inua Jamii Officials

**Target: Kazi Mtaani officials**

### Introduction

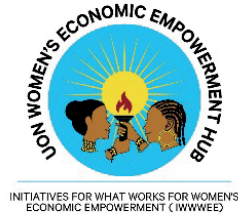
I am a Researcher at the Women's Economic Empowerment Hub at the African Women Studies Center, University of Nairobi. I am conducting research that will look at how the Government of Kenya's Economic Stimulus Packages during the COVID-19 pandemic and other informal societal interventions have contributed to economically empowering women.

We would like to understand your views on five main issues:

1. How the COVID-19 pandemic has positively or negatively affected women's employment.
2. What the situation was like for women in formal and informal employment before and during the COVID-19 pandemic (2019 to date)?
3. How the Government of Kenya's COVID-19 Economic Stimulus Packages has supported or weakened women's formal and informal employment
4. What lessons can be learnt from the Kenyan Government's economic stimulus packages on social protection safety nets for future disaster preparedness for WEE?
5. To identify and document the lessons that can be learnt from women's experiences and knowledge on informal and societal measures used to fill the gaps in the Government of Kenya's COVID-19 economic stimulus packages.

Thank you very much for your time and knowledge. We have now come to the end of the interview. I will appreciate your sharing with me any documents you may have that will help us to have answers to the questions.

# Annex 7: Kazi Mtaani Policy Brief



## SOCIAL PROTECTION FOR WOMEN'S ECONOMIC EMPOWERMENT



### Lessons from *Inua Jamii*

This policy brief is the result of research conducted by the Women's Economic Empowerment Hub, African Women Studies Centre, University of Nairobi. The objective of the research was to evaluate the lessons that can be learnt from Kenya Government's Economic Stimulus packages on social protection safety nets for future disaster preparedness for women's economic empowerment.

February 2022



# EMPOWERMENT: LESSONS FROM KAZI MTAANI

## ABOUT THE POLICY BRIEF

This Policy Brief is the result of research conducted by the Women's Economic Empowerment Hub, African Women's Studies Center, University of Nairobi. The research involved desk research, a review of best practices for social protection program design and collection of both qualitative and quantitative data in four counties where *Kazi Mtaani* was implemented, namely: Nairobi, Kiambu, Nakuru, and Kitui. The objective of the research was to evaluate the lessons that can be learnt from the Kenya Government's Economic Stimulus Packages on social protection safety nets for future disaster preparedness for WEE using the example of *Kazi Mtaani*. The outcomes of the research were presented during debrief workshops in the counties and the key findings were distilled through this policy brief.

## 1.0 INTRODUCTION

The COVID-19 pandemic significantly affected men and women particularly business owners and women in the informal sector. In response to this, the government enacted numerous rules, regulations, and policies. These measures contributed to the vulnerabilities of women workers in the informal sector. The measures resulted in business closures, increased costs etc. The government rolled out Monetary policies e.g. Credit guarantee scheme, the eight-point economic stimulus package of May 31, 2001, the *Kazi Mtaani* Program, and Fiscal policies e.g. Reduction of taxes for businesses. Social Protection is critical in ensuring women's economic empowerment. This research

aimed at using the example of *Kazi Mtaani* to evaluate the lessons that can be learnt from the Kenya Government's Economic Stimulus Packages on social protection safety nets for future disaster preparedness for WEE. *Kazi Mtaani* is a national initiative that was launched in April 2020 to cushion the most vulnerable and able-bodied youth in informal settlements from the effects of the COVID-19 pandemic. The Program which started with a budget of Kshs 10 billion has employed 283,210 youths in informal settlements across the 47 counties in Kenya. The program targets youth above 18 years to 35 years who are unemployed and has cushioned them economically by paying them Sh455 and their supervisors Sh505 a day via M-Pesa for purposes of transparency and accountability. As the government moves towards rolling out the third phase, we hope that this Policy Brief will provide insights and recommendations that will shape the design of the program for greater sustainability and economic empowerment.

## 2.0 METHODOLOGY AND APPROACH

The study took place in Nakuru, Nairobi, Kiambu, and Kitui Counties. These study sites were selected because they were among the first counties where *Kazi Mtaani* and *Inua Jamii* programmes were piloted. To determine the sample size for quantitative data, the study employed the Cochran formula to determine the ideal sample i.e.  $n = \frac{z^2 p(1-p)}{c^2}$  and adjusted for a small population.  $w$



$z_{\alpha/2}$  is the critical value for a given level of confidence ( $\alpha$ );  $p$  is the proportion of occurrence in the population while  $c$  is the confidence interval/precision. Using 90% confidence level,  $\pm 0.05$  confidence interval and 50% as a % of occurrence:

$$^{3.0} n = 1.6452(0.5)(0.5)/0.052 = 269$$

Adjusting for small population  $n_0 = n / (1 + (n-1)/N) = 250$

Therefore, 250 participants were targeted from each county. However, the response rate was 994 out of which 180 were *Inua Jamii* beneficiaries. The sampling strategy was a stratified sampling to include the *Kazi Mtaani* and *Inua Jamii* programmes target population. These participants were drawn from both formal and informal settlements, and they included both beneficiaries and non-beneficiaries of *Kazi Mtaani* and *Inua Jamii* programmes with specific target groups of youths, the elderly, persons living with disabilities, orphans and vulnerable children who are the target group for *Kazi Mtaani* and *Inua Jamii* programs. A digitalized Survey questionnaire was administered by KNBS Enumerators. The data was cleaned and analyzed using SPSS for quantitative data analysis. On the other hand, the qualitative data was collected using FGD Guides and KII guides and a total of 19 FGDs and 77KIIs were conducted. The interviews were recorded, and the audios were transcribed. The data from the transcribed audios were then coded using NVivo and a report was used to identify the recurring themes and the key issues.

### Beneficiaries by County

Table 1 shows the distribution of *Kazi Mtaani* beneficiaries by County; 21.8% of the *Kazi Mtaani* beneficiaries respondents were from Kiambu, 15.6% of them were from Kitui, 41.1% of them were from Nairobi while 21.5% of them were from Nakuru County.

**Table 1: Distribution of *Kazi Mtaani* beneficiaries by County**

| County  | N   | %      |
|---------|-----|--------|
| Kiambu  | 60  | 21.8%  |
| Kitui   | 43  | 15.6%  |
| Nairobi | 113 | 41.1%  |
| Nakuru  | 59  | 21.5%  |
| Total   | 275 | 100.0% |

The participants were drawn from both formal and informal settlements, and they included both beneficiaries and non-beneficiaries. The target group included the youths, the persons living with disabilities, who are the target group for *Kazi Mtaani* program. A digitalized Survey questionnaire was administered by KNBS Enumerators. The quantitative data was cleaned and analyzed using SPSS. On the other hand, the qualitative data was collected using FGD Guides and KII guides. 16KIIs and 5 FGDs were conducted in Nakuru. 32KIIs and 5 FGDs were conducted in Kiambu. 12 KIIs and 4 FGDs were conducted in Kitui. 17 KIIs and 4FGDs were conducted in Nairobi. Data were coded using NVivo.

## 4.0 KEY FINDINGS

Source of information about *Kazi Mtaani*

Table 2 below shows the platforms where the *Kazi Mtaani* beneficiaries learnt about the programme. The table shows that most of them learnt through pamphlets from the implementing institution (98.2%) followed by social media (86.9%), advertisements / posters (80.7%) and the mainstream media. Only a few (40.4%) learnt it through the local authority.



**Table 2: Source of information where the Kazi Mtaani Beneficiaries learnt about the programme**

| Where did you learn about <i>Kazi Mtaani</i> ?     | N   | %    |
|--|-----|------|
| Mainstream media (TV, Radio, News Paper)           | 221 | 80.4 |
| Advertisements/ Posters                            | 222 | 80.7 |
| Peers  | 157 | 57.1 |
| Local Authority                                    | 111 | 40.4 |
| Relatives and Friends                              | 177 | 64.4 |
| Social Media                                       | 239 | 86.9 |
| Information Pamphlet from implementing Institution | 270 | 98.2 |

**Whether the source of information was reliable**

Table 3 below shows that 91.6% of the *Kazi Mtaani* beneficiaries reported that the source of information about *Kazi Mtaani* was reliable.

**Table 3: Whether the source of information was reliable**

| Do you think the source of information was reliable? | N   | %      |
|--|-----|--------|
| Yes  | 252 | 91.6%  |
| No   | 23  | 8.4%   |
| Total  | 275 | 100.0% |

**Existence of difficulties during the application process**

Table 4 below shows that only 21.8% of *Kazi Mtaani* experienced problems during the application process.

**Table 4: Whether the beneficiaries experienced any difficulties during the application process.**

| Did you experience any difficulties during the application process? | N   | %     |
|---|-----|-------|
| Yes   | 59  | 21.8  |
| No  | 216 | 78.2  |
| Total   | 275 | 100.0 |

**Type of difficulties**

Those who reported having had difficulties during the application process were further asked about the type of difficulties that they experienced. Their responses are presented in Table 4 below. Out of those who said they had difficulties, 88.1% of them said they had difficulties accessing the chief's office, 89.8% of them said they did not understand the registration process and 50.8% of them noted that the application/registration process took too long. Those who said they experienced other difficulties were asked to specify the difficulties experienced and some of them stated that the available slots were too few as compared to the applicants and thus they faced stiff competition. Others noted that favoritism prevailed and if not known by the chief, it was very difficult to get a chance.

**Table 5: Difficulties experienced by the beneficiaries during application process.**

| What type of difficulties did you experience?              | N  | %     |
|--|----|-------|
| Access to the Chiefs office                                | 52 | 88.1% |
| I did not understand the application/ registration process | 53 | 89.8% |
| The application/ registration process took too long        | 30 | 50.8% |
| Other difficulties   | 38 | 64.4% |

**Table 6: Whether the Kazi Mtaani beneficiaries were satisfied with the selection criteria**

| Were you satisfied with the selection criteria | N   | %     |
|--|-----|-------|
| Yes  | 237 | 86.2  |
| No   | 38  | 13.8  |
| Total  | 275 | 100.0 |

**Reception of payment from Kazi Mtaani**

99.3% of the beneficiaries reported that they had received payment for work done as shown on table 7 below. Those that had payment issues cited they had not received payment in full for work done.

**Table 7: Reception of payment from Kazi Mtaani**

| Have you received payment from work done? | N   | %     |
|---|-----|-------|
| Yes                                       | 273 | 99.3  |
| No  | 2   | .7    |
| Total                                     | 275 | 100.0 |

**Whether the program benefited the targeted group**

97.5% of the *Kazi Mtaani* beneficiaries responded in the affirmative that indeed the program benefited the targeted group whereas 2.5% observed it did not, pointing out that the programme as a whole benefitted only a small proportion of the target population. They also cited issues of ghost workers and nepotism in the recruitment process. Finally, those living with disabilities felt left out of the program since it was mainly manual labor focused especially those who do not receive cash transfers from the government through the *Inua Jamii* program.

**Table 8: Whether the Kazi Mtaani beneficiaries were satisfied with the selection criteria**

| Were you satisfied with selection criteria | N   | %     |
|--|-----|-------|
| Yes  | 237 | 86.2  |
| No   | 38  | 13.8  |
| Total                                      | 275 | 100.0 |

**How the Kazi Beneficiaries spent the proceeds they received**

Most of the *Kazi Mtaani* beneficiaries spent the proceeds on food and rent at 86.2% and 54.9% respectively as shown in Table 7 below.



**Table 9: how they spent the proceeds received from Kazi Mtaani program**

| Use of proceeds from the program | N   | %     |
|----------------------------------|-----|-------|
| Food                             | 237 | 86.2% |
| Medical expenses                 | 39  | 14.2  |
| Rent                             | 151 | 54.9% |
| School fees                      | 85  | 30.9% |
| Clothing                         | 106 | 38.5% |
| Farming                          | 17  | 6.2%  |

Whether the money was enough to cater for their needs.

Only 43.3% of the beneficiaries reported that the money they received from *Kazi Mtaani* was enough to cater for all their needs as shown in Table 10 below.

**Table 10: Whether the money was enough to cater for their needs.**

| Do you think the money was enough to cater for all your needs? | N   | %     |
|--|-----|-------|
| Yes  | 119 | 43.3  |
| No   | 156 | 56.8  |
| Total  | 275 | 100.0 |

## 5.0 KEY CHALLENGES OF THE KAZI MTAANI PROGRAM:

- **Delayed Payments:** Delayed payments to the *Kazi Mtaani* beneficiaries.
- **Favoritism in the recruitment process.** In some areas, the youth have protested against favoritism in the *Kazi Mtaani* program. Accusations of nepotism and bribery in the hiring of youth.

*“Let us avoid “mtu wetu” mentality and hold our leaders accountable for our future. We are letting ourselves down! We have a rich resourceful country but poor governance” - KII Participant Nairobi*

- **Protective Gear:** The youth were not provided with proper tools and protective gear which exposed them to injuries and diseases.
- **Lack of Transparency and Accountability:** Many youths were being hired after committing to share their daily wages with chiefs.
- **Equality of Opportunity:** Strangers from other regions are being employed thus limiting the job opportunities for the youth in the area where they are supposed to be employed.

*“Disability is a club anyone can join. It is free for all so we should care for each other in the best way possible” - KII Participant Kiambu*

- **Recruitment Process Challenges:** The recruitment process is not free and fair at all in some areas. Names are removed at the last minute after successful acceptance into the program.
- **Few Job Opportunities:** A large number of applications but fewer job opportunities.

*“We just look for a solution that will be a long term not for a month or a week. So, we were requesting if those industries can be revived. We have like 5 industries in Nakuru County,*

all the companies that collapsed should be revived again to create employment for the youths” FGD  
Participant Nakuru

## 6.0 KEY SUCCESSES OF THE KAZI MTAANI PROGRAM

- **Job Creation:** Kazi Mtaani has provided jobs for many youths since a person has to be in the age bracket of 18-35 years to be recruited. What started out as a measure to deal with the pandemic turned out to play a much bigger role in so far as creating job opportunities and providing a model that can be replicated in order to deal with the massive unemployment problem in the country.

“According to me Kazi Mtaani has helped me. I used to clean clothes for people but at least now I have a daycare am looking at young kids and that’s where I got the capital. Kazi Mtaani helped us to like a brother and a sister. As you see us here now, we are brothers and sisters. There is a day I got sick and the Kazi Mtaani youths contributed to my hospital bills. I was subjected to a certain surgery and the Kazi Mtaani people paid all the bills. They also needed people to donate blood and the Kazi Mtaani people showed up. They wanted two pints. They had to donate three pints and they dint demand anything from me. They did it wholeheartedly, were it not for them I don’t know what I would have done. Those people helped me. That is the much I can say about Kazi Mtaani” Kazi Mtaani beneficiary Nakuru

- **Environmental Conservation:** The youth have collected and cleaned garbage in their neighborhood. Trees have been planted in the neighborhoods and drainages have been unclogged.

“Daktarii I can also say that Kazi Mtaani has helped in terms of cleanliness. Before Kazi Mtaani, some covid people were...{inaudible} but due to cleanliness, I have noticed that most of the diseases are not existing anymore since they have collected all the litter that was just lying anyhow and taken to the dumping site by the municipality car. People were also advised to look for a place where they will be putting their litter and that it will be collected after every week. There are minimal chances of malaria infection since there is no mosquito bleeding anymore since the environment is clean” FGD Participant Nakuru

- **Youth Empowerment:** Youths were able to meet their basic needs and help their families for example paying rent and buying food
- **Reduction of Crime:** Crime has been reduced in those neighborhoods. It has also kept the youth from drugs, alcohol and immorality.
- **Debt Reduction:** Safaricom PLC waived the recovery of Fuliza loans for the youths in the program that have been indebted.
- **Cushioned Jobless Youth:** Kazi Mtaani has cushioned jobless youths economically by paying them Sh455 and their supervisors Sh505 a day via M-Pesa for purposes of transparency and accountability.
- **Entrepreneurship:** Participants were able to freely withdraw their earnings once paid and some were able to start small businesses.

“We need to go back to the beginning when we had industries that supported local industries not all these second-hand things. Mitumba is like modern-day slavery and Kenya is a dumping site! This will help us grow our local industries and economy”- KII Participant Rironi.



## 7.0 POLICY RECOMMENDATIONS FOR DECISION-MAKERS

On the basis of the research, several recommendations for policy and decision makers have emerged from both the participants of *Kazi Mtaani* and key informants who were part of the program. These policy recommendations concern the different stages of the *Kazi Mtaani* Program Cycle.

### PROGRAM DESIGN:

- **Equal Participation:** The *Kazi Mtaani* Program should ensure inclusivity and equal participation in the program by all unemployed youths aged 18-35
- **Non-Discrimination:** The *Kazi Mtaani* Program should include persons with disabilities, gender, pregnancy status, women etc.
- **Expand the Types and Nature of Work:** The type of work should be expanded and diversified to ensure the inclusivity of both men and women of different ages and abilities.
- **Gender Needs:** *Kazi Mtaani* program should take into account practical and strategic gender needs when designing the work and when deciding who does what and how to ensure that the program achieves its intended purpose and that the youths are able to benefit in their different capacities and circumstances.
- The Program needs to provide holistic sets of services including livelihood trainings, productive asset transfers, consumption support, financial literacy, savings plans and health care.
- The program also needs to take into consideration how to make it sustainable in terms of the number of unemployed youths in this country and the budgetary implications that may arise as a result.

### RECRUITMENT

- **Transparency of the Selection Criteria:** *Kazi Mtaani* Program should be transparent and open and ensure that the new online recruitment process is accessible to all. In order to ensure a fast roll-out of the program, pre-existing eligibility criteria need to be spelt out.
- **Access to Information:** Previously, the advertisement was through media and offices, *Kazi Mtaani* should be both online and offline and should seek to reach as many constituents as possible through multiple media sources such as radio, WhatsApp, church, mosque, chief barazas. The application needs to be available in multiple forms: phone, the chief's office so as to ensure maximum outreach.
- **Selection Criteria:** Shortlisting of beneficiaries needs to be subjected to public participation. After the youth have applied, the same procedure used in public service should be followed and a final list published after shortlisting. The community should participate in this process.

### IMPLEMENTATION:

- The government needs to digitize cash transfers as it will ensure greater digitization and openness
- **Gender Disaggregated Data:** The Program needs to provide gender-disaggregated information on beneficiaries of social protection programs and monitor and evaluate the benefits of social protection measures by gender, age, and other demographic characteristics.

- **Building Partnerships:** Kazi Mtaani should partner with organizations and other stakeholders that can provide data and opportunities for the youth through this program including women's organizations, self-help groups and unions since they are already self-mobilizing and working towards economic empowerment.

*"Women are more receptive and hungry to learn. Their adaptability is their strength". Therefore, organizations and the government should take advantage of this and find ways of empowering women to bring lasting change in our nation" - KII Participant Nakuru*

- **Adoption of a Social Protection Policy:** The government should adopt social protection policies to be implemented by national and county governments.
- **Money Bill:** There should be a bill that caters specifically to the social protection of vulnerable youths without discrimination.
- **Multisectoral Support:** The government should ensure a comprehensive package of multisectoral support is provided to beneficiaries to set up gender-responsive systems and capacities.

## **MONITORING, REPORTING AND EVALUATION:**

- Complaints and feedback mechanisms need to be put in place so as to monitor information and address issues. Clear structures need to be put in place to ensure that issues are addressed promptly and effectively without any discrimination.



## Annex 8: Inua Jamii Policy Brief



### SOCIAL PROTECTION FOR WOMEN'S ECONOMIC EMPOWERMENT



#### Lessons from *Inua Jamii*

This policy brief is the result of research conducted by the Women's Economic Empowerment Hub, African Women Studies Centre, University of Nairobi. The objective of the research was to evaluate the lessons that can be learnt from Kenya Government's Economic Stimulus packages on social protection safety nets for future disaster preparedness for women's economic empowerment.

February 2022



## EMPOWERMENT: LESSONS FROM *INUA JAMII* PROGRAM

### About the Policy Brief

This policy brief is the outcome of research conducted by the Women Economic Empowerment (WEE) HUB, African Women's Studies Center, University of Nairobi in four Counties namely: Nairobi, Nakuru, Kiambu and Kitui. The research aimed at using the example of the *Kazi Mtaani* and *Inua Jamii* programs to evaluate the lessons that can be learnt from social protection safety nets for future disaster preparedness for WEE. This policy brief distils the key findings, policy implications and recommendations related to *Inua Jamii*. Data collection entailed both qualitative and quantitative methods. The quantitative study involved 994 participants from the four Counties out of which 180 participants were *Inua Jamii* beneficiaries. On the other hand, in order to collect qualitative data, a total of 19 Focus Group Discussions and 77 Key Informants Interviews were conducted.

The findings revealed that the *Inua Jamii* program has had an impact on the lives of the beneficiaries with more than 95% of the beneficiaries reporting that they use the cash transfer on food. Another greater percentage of the beneficiaries (47.8%) reported that they use cash transfers on medical expenses. However, about 73.9% of the beneficiaries noted that the cash transfer is not enough because their expenses exceed the amount they receive. In addition, the beneficiaries noted that the program had some challenges, especially relating to access to information. Some research participants indicated that the mode of communication is not satisfactory and recommended that the means of communication used should be one that reaches a large group target group and on time. They added that they have had issues with the inconsistency of the cash transfer disbursement which makes it hard to predict when they will receive the amount. This affects their financial decisions and their credit ability.

### INTRODUCTION

The *Inua Jamii* Cash Transfer Programme is the Government of Kenya's flagship National Safety Net Program (NSNP) under the Ministry Of Labour & Social Protection and Ministry of Devolution and ASAL (MoDA) for the beneficiaries of Cash Transfer for Orphans and Vulnerable Children (CT-OVC); Older Persons Cash Transfer (OPCT); Persons with Severe Disabilities Cash Transfer (PWSD-CT); and, Hunger Safety Net Programme (HSNP) (Ministry of Labour and Social Protection; State Department for Social Protection, 2021). The Cash Transfer to Orphans and Vulnerable Children Programme was started in 2004 as a pilot covering 500 households in three(3) districts. The Cash Transfer to Older Persons was started in 2007 in order to provide regular and predictable cash transfers to vulnerable older persons in identified households. In addition to this, the Government started a universal programme focusing on all elderly persons aged above 70 in July 2017 to eliminate the exclusion and marginalization, while increasing coverage. Cash Transfer to Persons with Severe Disabilities was started in 2010 to enhance the capacities of caregivers to improve the livelihoods of persons with severe disabilities. *Inua Jamii* reaches out to the beneficiaries of CT-OVC, OPCT, and PWSD in all 47 counties but for HSNP, the program only serves the counties of Turkana, Marsabit, Mandera and Wajir in Northern Kenya.



## METHODOLOGY

The study took place in Nakuru, Nairobi, Kiambu and Kitui Counties. These study sites were selected because the four selected Counties were among the first Counties where the *Kazi Mtaani* programme and *Inua Jamii* programmes were piloted. To determine the sample size for quantitative data, the study employed the Cochran formula to determine the ideal sample i.e.  $n = z\alpha/22 (p) (1-p)/c2$  and adjusted for a small population.

$z\alpha/2$  is the critical value for a given level of confidence ( $\alpha$ );  $p$  is the proportion of occurrence in the population while  $c$  is the confidence interval/precision. Using 90% confidence level, +or - 0.05 confidence interval and 50% as a % of occurrence;

$$n = 1.6452(0.5)(0.5)/0.052 = 269$$

$$\text{Adjusting for small population } n0 = n / (1 + (n-1)/N) = 250$$

Therefore 250 participants were targeted from each County. However, the response rate was 994 out of which 180 were *Inua Jamii* beneficiaries. The sampling strategy was a stratified sampling to include the *Kazi Mtaani* and *Inua Jamii* programmes target population. These participants were drawn from both formal and informal settlements, and they included both beneficiaries and non-beneficiaries of *Kazi Mtaani* and *Inua Jamii* programmes with specific target groups of youths, the elderly, persons living with disabilities, orphans and vulnerable children who are the target group for *Kazi Mtaani* and *Inua Jamii* programs. A digitalized survey questionnaire was administered by KNBS Enumerators. The data was cleaned and analyzed using SPSS for quantitative data analysis. On the other hand, the qualitative data was collected using FGD Guides and KII guides and a total of 19 FGDs and 77KIIs were

conducted. The interviews were recorded and the audios were transcribed. The data from the transcribed audios was then coded using Nvivo and a report was used to identify the recurring themes and the key issues.

## KEY FINDINGS

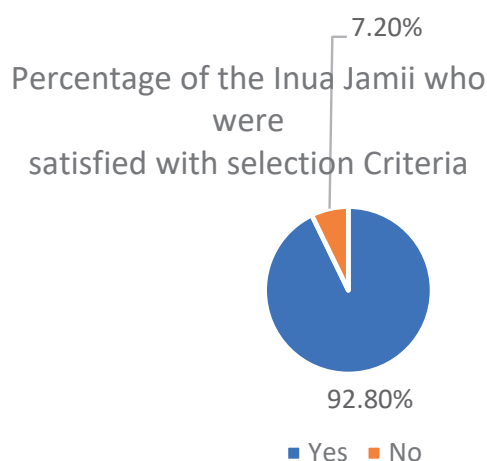
### TARGETING AND IDENTIFICATION OF THE PROGRAM ON THE BENEFICIARIES

#### Selection Criteria

Both quantitative and qualitative research sought to know how the beneficiaries of *Inua Jamii* were recruited into the program and they gave varying responses. Some of them noted that they were recruited through community policing whereby a *baraza* was organized and they were presented to the community for a recommendation. Others noted that they were automatically registered by their local authority due to their age while others noted that they were registered by Nyumba Kumi leaders.

#### Satisfaction with the Selection Criteria

The beneficiaries were further asked whether or not were satisfied with the selection criteria and 92.8% of them noted that the criteria used for recruitment were satisfactory. The rest, 7.2%, said that they were not satisfied.

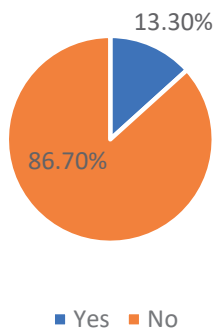


Those who said they were not satisfied noted that not all the deserving cases have been considered for recruitment, especially for Persons Living with Disabilities and even for the case of the elderly. There are those above 70 years who have not been recruited in the system. Others noted that there has been nepotism while the local authorities mostly give their friends and relatives priority when they are carrying out such an exercise.

### Difficulties experienced by the beneficiaries during registration

The beneficiaries were further asked whether they experienced any difficulties during the registration into the program and the greatest percentage (86.7%) said they did not experience any difficulty. Only a small percentage (13.3%) said they had difficulties. When they were asked to cite the kind of difficulties, they noted that they had issues getting the information. Others noted that they had difficulties accessing the chiefs' offices while others noted that the process was long and tedious as they had to queue for long waiting to be presented to the public for recommendation

Percentage of Inua Jamii Beneficiaries who had difficulties while registering into the program



### Source of information about the programme.

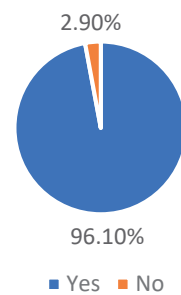
The beneficiaries were further asked how they learnt about the program. Most (68.9%) of the *Inua Jamii* beneficiaries learnt about the program from the local authority. Some learnt about the program from relatives and friends. 19.4% said they learned about it from their peers; 13.9% from the mainstream media; 11.1% from advertisements/posters; 2.2% from reading the pamphlets from the implementing institution; 1.1 % from social media and 6.7% reported that they learnt about it from other sources.

| Source of information                              | %    |
|--|------|
| Mainstream media (Radio, T.V, newspaper)           | 13.9 |
| Advertisements/posters                             | 11.1 |
| Peers  | 19.4 |
| Local Authority                                    | 68.9 |
| Relatives and friendly                             | 30.0 |
| Social media                                       | 1.1  |
| Information pamphlet from implementing institution | 2.2  |
| Other sources                                      | 6.7  |

### Whether the program has benefited the targeted group

The beneficiaries were asked whether the program do benefit the targeted group or not and majority of them (96.1%) said it does. Only a small percentage of 2.9% said they program does not benefit the targeted group as shown in the pie chart below.

Whether the Inua Jamii Program do benefit the targeted group



### How the beneficiaries used the cash transfer

The beneficiaries were asked how they spent the cash transfer and majority of them (95.5%) noted that they use it to buy food. Another greater percentage (47.8%) reported that they spend the cash transfer to cater for their medical expenses.



**How the beneficiaries spent the cash transfer by Marital status**

The relationship between marital status and how the *Inua Jamii* beneficiaries spent their cash transfer was established. Majority of the beneficiaries regardless of their marital status used the cash transfer on food. The table also shows that more than half of the widowed beneficiaries and those who were single also used the cash transfer on medical expenses

| Marital Status     | Food   | Medical expenses | Rent  | School fees |
|--------------------|--------|------------------|-------|-------------|
| Married            | 95.8%  | 35.2%            | 31.0% | 15.5%       |
| Widowed            | 95.0%  | 58.8%            | 12.5% | 8.8%        |
| Single             | 90.9%  | 54.5%            | 31.8% | 18.2%       |
| Divorced/separated | 100.0% | 28.6%            | 42.9% | 14.3%       |

**How *Inua Jamii* beneficiaries used the cash transfer by gender**

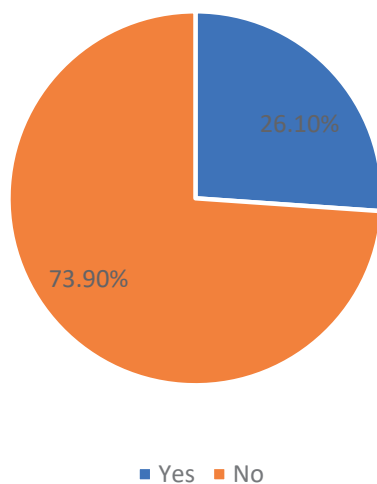
The relationship between gender and how the beneficiaries used the cash transfer did not show much variation except in the percentage of the beneficiaries who used the cash transfer on clothing where 25.2% of the female beneficiaries reported to have used the cash transfer on clothing compared to 15.6% of the male beneficiaries who reported the same.

| Gender | Food  | Medical expenses | Rent  | School fees | Clothing | Farming | Others |
|--------|-------|------------------|-------|-------------|----------|---------|--------|
| Male   | 95.6% | 44.4%            | 24.4% | 13.3%       | 15.6%    | 4.4%    | 4.4%   |
| Female | 94.8% | 48.9%            | 23.0% | 12.6%       | 25.2%    | 11.1%   | 5.2%   |

**Whether the cash transfer is enough**

The beneficiaries were further asked whether the cash transfer they receive is enough or not and the majority of them 73.9% said it is not enough as illustrated in the chart below.

Whether the cash transfer is enough or not



**Policy implications and recommendations for the *Inua Jamii* program**

1. Cash disbursement to the beneficiaries has been inconsistent raising doubts about when they should expect the money. The government should be consistent with the disbursement and the duration that the cash transfer should take from one disbursement to another to avoid unnecessary delays.
2. The greatest percentage noted that the money is not enough as compared to their needs and therefore the government

should consider increasing the amount considering the high cost of living and that the majority of the beneficiaries cannot work because they are either old or living with severe disability.

3. Some of the beneficiaries have double vulnerability since they are elderly and living with disability and the government should come up with a strategy to cater for such cases
4. Information gap has been in existence where some of the beneficiaries noted that they either did not get the information, or they got it too late. Therefore, the government should ensure that the information dissemination is well structured to ensure that all the targeted groups receive it.
5. Households with more than one vulnerable person should be considered since their vulnerability is higher as compared to other households with only one vulnerable person.
6. Healthcare for the *Inua Jamii* beneficiaries should be made a priority as results showed almost 49% of the beneficiaries use the cash transfer to cater for medical expenses.





[www.weehub.uonbi.ac.ke](http://www.weehub.uonbi.ac.ke)



UNIVERSITY OF NAIROBI  
AFRICAN WOMEN STUDIES CENTRE  
WOMEN'S ECONOMIC EMPOWERMENT HUB  
P.O Box- 30197-00100 Tel: 0705 541746  
Email: [weehub@uonbi.ac.ke](mailto:weehub@uonbi.ac.ke)  
Web: [www.weehub@uonbi.ac.ke](http://www.weehub@uonbi.ac.ke)